

# Exhibit 2

IN THE UNITED STATES DISTRICT COURT  
FOR THE WESTERN DISTRICT OF VIRGINIA  
Charlottesville Division

LORI FITZGERALD, *et al.*, individually  
and on  
behalf of others similarly situated,  
Plaintiffs,

v.

JOSEPH WILDCAT SR., *et al.*,  
Defendants.

Case No. 3:20-cv-00044 (NKM)

**DECLARATION OF AMERICAN LEGAL CLAIM SERVICES, LLC**  
**REGARDING DUE DILIGENCE IN NOTICING**

I, Mark Unkefer, declare as follows:

1. I am a competent adult, over the age of eighteen, and this declaration is based on my personal knowledge.
2. I am a Case Manager for American Legal Claim Services, LLC ("ALCS").
3. **CAFA Noticing:** On July 26, 2024, ALCS mailed, via certified mail, a Notice Pursuant to the Class Action Fairness Act of 2005 (the "CAFA Notice", attached hereto as Exhibit A), to the Attorneys General of the 49 states and the territory of Puerto Rico, the Attorney General of the United States, the District of Columbia's Corporate Counsel, the Attorney General for Guam, the Attorney General for American Samoa, the Attorney General for the United States Virgin Islands, and the Attorney General for the Northern Mariana Islands. The CAFA Notice package contained a cover letter on behalf of the Defendant(s) (attached hereto as Exhibit A) as well as a CD-ROM that included all exhibits referenced in the letter. The CAFA Notice package was emailed to the Attorney General for Nevada, as requested.
4. **Class List Receipt and Processing:** Prior to August 30, 2024, ALCS received and processed 20 different lists that contained loan information for consumer borrowers for 20 different lending entities. ALCS processed the mailing list ("Class List") and reviewed the data for duplicative class members. The original class list contained 1,466,438 class members with over 3.2 million loan records. On or about October 17, ALCS was notified of 21,533 additional class members that needed to be added to the Class List, making the count of class members 1,487,971 and nearly 3.4 million loan records. Throughout the noticing process, ALCS utilized several means of ensuring the most accurate emailing and mailing addresses for class members. These methods included National Change of Address through the USPS, skip-tracing, and manual updates from class members. Additionally, processed the email addresses utilizing methodology to identify undeliverable emails and emails that would otherwise hinder the success of the email campaign,

5. **Initial Class Notice:** Prior to September 1, 2024, ALCS emailed the Notice of Class Action (“Notice”) substantially in the form approved by the Court (attached hereto as Exhibit B) to 1,311,209 class members. Additionally, on August 30, 2024, ALCS commenced mailing the Notice to 155,344 class members that did not have a valid email address. Of the 1,311,209 emails sent, 18,549 were deemed undelivered. ALCS mailed Notices via First Class Mail to these class members whose email attempt was not successful. On October 25, 2024, ALCS mailed the Notice via First Class Mail (with updated Exclusion and Objection deadlines) to 21,533 newly identified class members.
6. **Returned Mail Handling:** ALCS processed the Notices that were returned by USPS. A minority of the mail included an updated address provided by USPS (“FOE”). For these, the class member addresses were updated, and the Class Notice was re-mailed to the updated address provided. The remainder of the mail returned by the USPS did not contain an updated address (“UAA”). For these, ALCS conducted address searches using a nationally recognized location service to attempt to locate new addresses for these class members. ALCS mailed Notices to 195,311 class members (176,877 Initial Notices plus the 18,549 undeliverable emails). Of the 195,311 mailed Notices, 41,180 were returned by USPS as of the date of this declaration. Of those 41,180 returned, 34,561 were remailed to updated addresses. Of the 34,561 remailed Notices, 5,037 Notices were returned. 11,656 Notices were deemed undeliverable.
7. **Noticing Campaign Summary:** The following is a summary of the noticing, as of the date of this Declaration<sup>1</sup>:
  - Total Class Members: 1,487,971
  - Initial Notice of Class Action Settlement Successfully emailed: 1,292,660
  - Initial Notice of Class Action Settlement mailed via USPS: 195,311
  - Notice of Class Action Settlement returned by USPS: 41,180
  - Notice of Class Action Settlement remailed via USPS: 34,561
  - Notice of Class Action Settlement deemed undeliverable: 11,656
  - Percentage of Notice of Class Action Settlement deemed delivered: **99.22%**
8. **Exclusions:** The initial Notices instructed those who wish to opt out of the proposed settlement to mail a request for exclusion to the Settlement Administrator. They further stated that an opt out request must be postmarked no later than October 29, 2024. The Notice mailed to the newly identified class members on October 25, 2024 stated that an opt out request must be postmarked no later than November 27, 2024. ALCS has received 40 exclusion requests for this case as of the date of this declaration. A copy of each exclusion is attached hereto as Exhibit C.
9. **Objections:** The initial Notices instructed those who wish to object to the proposed settlement to mail a written statement of objection to both the Clerk of Court and the Settlement Administrator, postmarked no later than the Objection Deadline of October 29, 2024. The Notices mailed to the newly identified class members on October 25, 2024 stated that an Objection must be postmarked no later than November 27, 2024. ALCS has not received any Objections for this case.

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<sup>1</sup> ALCS continues to receive and process mail, for which no forwarding address is available. The number of pieces of this type of mail will likely increase and the presumed delivery rate will be reduced as processing continues.

10. **Toll-Free Telephone/Email:** ALCS established a toll-free telephone line 800-348-2540 for Class members to contact with questions about the settlement or update their information. Class members could get additional information via an Interactive Voice Recording (IVR) message tree or request to be transferred to a live agent.
11. **Website:** ALCS provided a case website [www.consumerloansettlement.com](http://www.consumerloansettlement.com) that provided further information as stated in the Notice. The website contained a copy of the Notice of Class Action translated to Spanish along with sections for important Court documents, key dates, and answers to frequently asked questions. Class members also had an opportunity to update their address online and view the estimated amount of monetary consideration they might receive under the settlement.
12. **Estimated Payments:** As defined in the Settlement Agreement, Cash Awards will be paid to Tier 1 or Tier 2 Settlement Class Members only if their calculated Cash Award is equal to or greater than two dollars (\$2.00), if they haven't opted out of the settlement. Below is a breakdown of the estimated number of payments by payment amount range:

Estimated Payment	Count	Average Amount of Principal to be Forgiven	Aggregate Amount of Principal to be Forgiven
\$1000.01 - \$3597.41	61	\$4,349.14	\$265,297.42
\$250.01 - \$1000.00	4,991	\$2,160.61	\$10,783,592.66
\$100.01 - \$250.00	36,365	\$1,456.81	\$52,977,009.18
\$50.01 - \$100.00	81,109	\$993.07	\$80,546,917.74
\$2.00 - \$50.00	695,196	\$579.38	\$402,781,612.00
No Cash Payment	670,249	\$675.34	\$452,646,169.71
	<u>1,487,971</u>		<u>\$1,000,000,598.71</u>

I declare under penalty of perjury pursuant to the laws of the State of Florida that the foregoing is true and correct to the best of my knowledge. Executed on November 13, 2024, in Jacksonville, Florida.

  
Mark Unkefer

# Exhibit A

July 26, 2024

**VIA SERVICE METHOD INDICATED ON ATTACHED  
SERVICE LIST**

The United States Attorney General and  
All State Attorneys General Identified on  
the Attached Service List

**Re: Notice Pursuant to the Class Action Fairness Act of 2005 in connection with  
FITZGERALD et al v. Wildcat et al in the United States District Court,  
Western District of Virginia, Charlottesville Division, Case 3:20-cv-00044-  
NKM-JCH**

Dear Sir or Madam:

On behalf of Joseph Wildcat, Sr., Nicole Chapman-Reynolds, Jessi Phillips Lorenzo, John Johnson, George Thompson, Jaime Ann Allen, Jeffrey Bauman, Sr., Louis St. Germaine, Jared Poupart, Paula Poupart, Patricia Zimmerman, Lyle Chapman, Ray Allen, William Stone, Sr. (collectively, the “Tribal Released Parties”), William C Pruett, Skytrail Servicing Group, LLC (collectively, the Pruett Released Parties, together with the Tribal Officials, “Defendants”), and in accordance with the requirements of the Class Action Fairness Act of 2005, 28 U.S.C. § 1715(b), this letter provides notice of a proposed settlement of a putative class action captioned FITZGERALD, *et al.* v. WILDCAT, *et al.* in the United States District Court, Western District of Virginia, Charlottesville Division, Case 3:20-cv-00044-NKM-JCH.

Section 1715 requires defendants participating in a proposed class action settlement to serve upon appropriate federal and state officials a notice containing information responsive to eight items enumerated in the statute. Defendants’ responses to each of these items are below. Also enclosed is a CD containing documents relating to the settlement, as required by Section 1715. If you have any difficulty accessing any of the documents on the enclosed CD, please contact the undersigned.

***Item 1:*** *A copy of the complaint, any materials filed with the complaint, and any amended complaints. 28 U.S.C. § 1715(b)(1).*

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On July 24, 2020, Lori Fitzgerald, Aaron Fitzgerald and Kevin Williams, (“*Plaintiffs*”), on behalf of themselves and all others similarly situated, filed a Class Action Complaint against Joseph Wildcat, Sr., Nicole Chapman-Reynolds, Jessi Phillips Lorenzo, Zenresolve, LLC and John Does 1-20, in United States District Court, Western District of Virginia, Charlottesville Division, bearing Case No. 3:20-cv-00044-NKM-JCH. In the complaint, Plaintiffs asserted class action claims against the Defendants based on short-term loans from the lending businesses affiliated with the Defendants via the Internet. A copy of the Class Action Complaint is included on the enclosed CD as **Exhibit 1**.

On October 21, 2022, Plaintiffs filed an Amended Class Action Complaint in connection with the settlement of this matter. A copy of the Amended Class Action Complaint with its exhibits is included on the enclosed CD as **Exhibit 2**.

On October 21, 2022, Plaintiffs filed a Second Amended Class Action Complaint in connection with the settlement of this matter. A copy of the Second Amended Class Action Complaint with its exhibits is included on the enclosed CD as **Exhibit 3**.

***Item 2:*** Notice of any scheduled judicial hearing in the class action. 28 U.S.C. § 1715(b)(2).

At the time of the drafting of this letter, a preliminary approval hearing has not yet been scheduled by the District Court.

***Items 3 and 4:*** Any proposed or final notification to the class members of the members’ right to request exclusion from the class action; or if no right to request exclusion exists, a statement that no such right exists; and a proposed settlement of a class action and any proposed or final class action settlement. 28 U.S.C. § 1715(b)(3)(A)(i)(ii) and 28 U.S.C. § 1715(b)(4).

The parties have executed a Settlement Agreement and Release with respect to the proposed Settlement Class (as defined in the Settlement Agreement). A copy of the Settlement Agreement and its exhibits are included on the enclosed CD as **Exhibit 4**. Those exhibits include a notice to putative class members concerning their rights regarding the proposed settlement, including a right to opt out. On July 17, 2024, Plaintiffs filed a Motion for Preliminary Approval of Class Action Settlement which is included on the enclosed CD as **Exhibit 5**. The Motion requests that the Court (1) preliminarily approve the class action settlement; (2) approves the Notice; (3) orders the Proposed Notice be immediately mailed to

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Settlement Class Members; (4) approves and appoints American Legal Claim Services as the Settlement Administrator and; (5) suggesting a date of the final Fairness Hearing for November or December 2024.

Also included on the enclosed CD as **Exhibit 6** is a copy of the Memorandum in Support for Preliminary Approval of Class Action Settlement.

***Item 5:** Any settlement or other agreement contemporaneously made between class counsel and counsel for the Defendant. 28 U.S.C. § 1715(b)(5).*

There are no other agreements between class counsel and counsel for Defendants related to this matter, other than those identified in the Settlement Agreement, included as **Exhibit 4**.

***Item 6:** Any final judgment or notice of dismissal. 28 U.S.C. § 1715(b)(6).*

No final judgment or notice of dismissal has been entered.

***Item 7:** Either (i) the names of class members who reside in each State and estimated proportionate share of such members to the entire settlement; or (ii) if not feasible, a reasonable estimate of the number of class members residing in each State and estimated proportionate share of such members to the entire settlement. 28 U.S.C. § 1715(a)(7)(A)-(B).*

As of the drafting of this letter, the list of class members is not yet available.

***Item 8:** Any written judicial opinions relating to subparagraphs (3) through (6) under § 1715. 28 U.S.C. § (b)(8).*

On August 18, 2023, the Court entered an Order denying motions to compel arbitration and motions to dismiss based on failure to state a claim and for lack of subject matter jurisdiction. This Order is included as **Exhibit 7**. The related Motions are included as **Exhibits 8-11**.


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The following table provides an index of the materials on the enclosed CD.

	Description
1.	Exhibit 01: Complaint
2.	Exhibits 02: Amended Complaint w/ Exhibits
3.	Exhibits 03: - Second Amended Complaint w/ Exhibits
4.	Exhibit 04: Stipulation and Agreement of Settlement
5.	Exhibit 05: Motion for Preliminary Approval
6.	Exhibit 06: Memorandum in Support of Preliminary Approval
7.	Exhibit 07: Order Denying Dismissal and Individual Arbitration
8.	Exhibit 08: Motion to Compel Individual Arbitration
9.	Exhibit 09: Motion to Dismiss
10.	Exhibit 10: Motion to Compel Individual Arbitration and for Dismissal
11.	Exhibit 11: Motion for Dismissal for Failure to State Claim

Sincerely,



Mark Unkefer  
Case Consultant  
American Legal Claim Services, LLC

Providing Notification as Settlement Administrator on  
Behalf of Defendants.

Enclosures (CD)

Fitzgerald v Wildcat  
CAFA NOTICE SERVICE LIST

Name	Department	Address	City	State	Zip	Service Method
ATTORNEY GENERAL OF ALABAMA	CLASS ACTION FAIRNESS ACT NOTICES	501 WASHINGTON AVENUE	MONTGOMERY	AL	36104	Certified Mail
ATTORNEY GENERAL OF ALASKA	CLASS ACTION FAIRNESS ACT NOTICES	1031 W 4TH AVENUE STE 200	ANCHORAGE	AK	99501-1994	Certified Mail
ATTORNEY GENERAL OF AMERICAN SAMOA	CLASS ACTION FAIRNESS ACT NOTICES	AMERICAN SAMOA GOVT EXEC OFC BLDG	Pago Pago	AS	96799	Certified Mail
ATTORNEY GENERAL OF ARIZONA	CLASS ACTION FAIRNESS ACT NOTICES	2005 N CENTRAL AVE	PHOENIX	AZ	85004-1592	Certified Mail
ATTORNEY GENERAL OF ARKANSAS	CLASS ACTION FAIRNESS ACT NOTICES	323 CENTER ST STE 200	LITTLE ROCK	AR	72201-2610	Certified Mail
ATTORNEY GENERAL OF CALIFORNIA	CLASS ACTION FAIRNESS ACT NOTICES	455 GOLDEN GATE AVENUE #11000	SAN FRANCISCO	CA	94102	Certified Mail
ATTORNEY GENERAL OF COLORADO	CLASS ACTION FAIRNESS ACT NOTICES	RALPH L. CARR COLORADO JUDICIAL CENTER, 1300 N BROADWAY FLOOR 10	DENVER	CO	80203-2104	Certified Mail
ATTORNEY GENERAL OF CONNECTICUT	CLASS ACTION FAIRNESS ACT NOTICES	165 CAPITOL AVE	HARTFORD	CT	06106-1659	Certified Mail
ATTORNEY GENERAL OF DC	CLASS ACTION FAIRNESS ACT NOTICES	400 6TH ST NW 10TH FL	WASHINGTON	DC	20001	Certified Mail
ATTORNEY GENERAL OF DELAWARE	CLASS ACTION FAIRNESS ACT NOTICES	CARVEL ST OFFICE BLDG 820 N FRENCH ST	WILMINGTON	DE	19801	Certified Mail
ATTORNEY GENERAL OF FLORIDA	CLASS ACTION FAIRNESS ACT NOTICES	THE CAPITAL PL 01	TALLAHASSEE	FL	32399-1050	Certified Mail
ATTORNEY GENERAL OF GEORGIA	CLASS ACTION FAIRNESS ACT NOTICES	40 CAPITOL SQUARE SW	ATLANTA	GA	30334-1300	Certified Mail
ATTORNEY GENERAL OF GUAM	CLASS ACTION FAIRNESS ACT NOTICES	590 S. MARINE CORPS DR STE. 706	TAMUNING	GU	96913-3537	Certified Mail
ATTORNEY GENERAL OF HAWAII	CLASS ACTION FAIRNESS ACT NOTICES	425 QUEEN ST	HONOLULU	HI	96813-2903	Certified Mail
ATTORNEY GENERAL OF IDAHO	CLASS ACTION FAIRNESS ACT NOTICES	PO BOX 83720	BOISE	ID	83720-0010	Certified Mail
ATTORNEY GENERAL OF ILLINOIS	CLASS ACTION FAIRNESS ACT NOTICES	JAMES R THOMPSON CTR 100 W RANDOLPH ST	CHICAGO	IL	60601	Certified Mail
ATTORNEY GENERAL OF INDIANA	CLASS ACTION FAIRNESS ACT NOTICES	INDIANA GOVERNMENT CENTER SOUTH, 302 W WASHINGTON STREET, 5TH FL	INDIANAPOLIS	IN	46204	Certified Mail
ATTORNEY GENERAL OF IOWA	CLASS ACTION FAIRNESS ACT NOTICES	1305 E WALNUT ST HOOVER ST OFFICE BLDG	DES MOINES	IA	50319	Certified Mail
ATTORNEY GENERAL OF KANSAS	CLASS ACTION FAIRNESS ACT NOTICES	120 SW 10TH AVE FL 2ND	TOPEKA	KS	66612-1597	Certified Mail
ATTORNEY GENERAL OF KENTUCKY	CLASS ACTION FAIRNESS ACT NOTICES	700 Capital AVE	FRANKFORT	KY	40601-3410	Certified Mail
ATTORNEY GENERAL OF LOUISIANA	CLASS ACTION FAIRNESS ACT NOTICES	PO BOX 94095	BATON ROUGE	LA	70804-9095	Certified Mail
ATTORNEY GENERAL OF MAINE	CLASS ACTION FAIRNESS ACT NOTICES	STATE HOUSE STATION 6	AUGUSTA	ME	04333-0001	Certified Mail
ATTORNEY GENERAL OF MASSACHUSETTS	CLASS ACTION FAIRNESS ACT NOTICES	1 ASHBURTON PL FL 20	BOSTON	MA	02108-1518	Certified Mail
ATTORNEY GENERAL OF MARYLAND	CLASS ACTION FAIRNESS ACT NOTICES	200 Saint PAUL St Ste 1700	BALTIMORE	MD	21202-2029	Certified Mail
ATTORNEY GENERAL OF MICHIGAN	CLASS ACTION FAIRNESS ACT NOTICES	PO BOX 30212	LANSING	MI	48909-7712	Certified Mail
ATTORNEY GENERAL OF MINNESOTA	CLASS ACTION FAIRNESS ACT NOTICES	445 Minnesota Street Suite 1400	ST PAUL	MN	55101-2131	Certified Mail
ATTORNEY GENERAL OF MISSISSIPPI	CLASS ACTION FAIRNESS ACT NOTICES	PO BOX 220	JACKSON	MS	39205-0220	Certified Mail
ATTORNEY GENERAL OF MISSOURI	CLASS ACTION FAIRNESS ACT NOTICES	SUPREME COURT BLDG 207 W HIGH ST PO BOX 899	JEFFERSON CITY	MO	65101	Certified Mail
ATTORNEY GENERAL OF MONTANA	CLASS ACTION FAIRNESS ACT NOTICES	215 N SANDERS ST	HELENA	MT	59601-4522	Certified Mail
ATTORNEY GENERAL OF N. M. I.	CLASS ACTION FAIRNESS ACT NOTICES	PO BOX 10007	SAIPAN	MP	96950-8907	Certified Mail
ATTORNEY GENERAL OF NEBRASKA	CLASS ACTION FAIRNESS ACT NOTICES	PO BOX 98920	LINCOLN	NE	68509	Certified Mail
ATTORNEY GENERAL OF NEVADA	CLASS ACTION FAIRNESS ACT NOTICES	100 N CARSON ST OLD SUPREME CT BLDG	CARSON CITY	NV	89701	Email
ATTORNEY GENERAL OF NEW HAMPSHIRE	CLASS ACTION FAIRNESS ACT NOTICES	33 CAPITOL STREET	CONCORD	NH	03301-6310	Certified Mail
ATTORNEY GENERAL OF NEW JERSEY	CLASS ACTION FAIRNESS ACT NOTICES	25 MARKET ST	TRENTON	NJ	08611-2148	Certified Mail
ATTORNEY GENERAL OF NEW MEXICO	CLASS ACTION FAIRNESS ACT NOTICES	PO BOX 1508	SANTA FE	NM	87504-1508	Certified Mail
ATTORNEY GENERAL OF NEW YORK	CLASS ACTION FAIRNESS ACT NOTICES	LITIGATION BUREAU JUSTICE BLDG 2ND FL	ALBANY	NY	12224	Certified Mail
ATTORNEY GENERAL OF NORTH CAROLINA	CLASS ACTION FAIRNESS ACT NOTICES	PO BOX 629	RALEIGH	NC	27602-0629	Certified Mail
ATTORNEY GENERAL OF NORTH DAKOTA	CLASS ACTION FAIRNESS ACT NOTICES	STATE CAPITOL 600 E BLVD AVE	BISMARCK	ND	58505	Certified Mail
ATTORNEY GENERAL OF OHIO	CLASS ACTION FAIRNESS ACT NOTICES	30 E BROAD ST FL 14TH	COLUMBUS	OH	43215-3414	Certified Mail
ATTORNEY GENERAL OF OKLAHOMA	CLASS ACTION FAIRNESS ACT NOTICES	313 NE 21ST STREET	OKLAHOMA CITY	OK	73105-3207	Certified Mail
ATTORNEY GENERAL OF OREGON	CLASS ACTION FAIRNESS ACT NOTICES	JUSTICE BLDG 1162 COURT ST NE	SALEM	OR	97301	Certified Mail
ATTORNEY GENERAL OF PENNSYLVANIA	CLASS ACTION FAIRNESS ACT NOTICES	STRAWBERRY SQUARE 16TH FL	HARRISBURG	PA	17120-0001	Certified Mail
ATTORNEY GENERAL OF PUERTO RICO	CLASS ACTION FAIRNESS ACT NOTICES	PO BOX 9020192	SAN JUAN	PR	00902-0192	Certified Mail
ATTORNEY GENERAL OF RHODE ISLAND	CLASS ACTION FAIRNESS ACT NOTICES	4 HOWARD AVE	CRANSTON	RI	02920-3031	Certified Mail
ATTORNEY GENERAL OF SOUTH CAROLINA	CLASS ACTION FAIRNESS ACT NOTICES	1000 ASSEMBLY ST STE 510	COLUMBIA	SC	29201-3117	Certified Mail
ATTORNEY GENERAL OF SOUTH DAKOTA	CLASS ACTION FAIRNESS ACT NOTICES	1302 EAST HWY 14 STE 1	PIERRE	SD	57501-8501	Certified Mail
ATTORNEY GENERAL OF TENNESSEE	CLASS ACTION FAIRNESS ACT NOTICES	500 DR MARTIN LUTHER KING BLVD	NASHVILLE	TN	37243-0001	Certified Mail
ATTORNEY GENERAL OF TEXAS	CLASS ACTION FAIRNESS ACT NOTICES	PO BOX 12548	AUSTIN	TX	78711-2548	Certified Mail
ATTORNEY GENERAL OF UNITED STATES	CLASS ACTION FAIRNESS ACT NOTICES	950 PENNSYLVANIA AVE NW	WASHINGTON	DC	20530-0001	Certified Mail
ATTORNEY GENERAL OF US VIRGIN ISLAN	CLASS ACTION FAIRNESS ACT NOTICES	3438 KRONPRINDSENS GADE Ste 2ND	ST THOMAS	VI	00802-5751	Certified Mail
ATTORNEY GENERAL OF UTAH	CLASS ACTION FAIRNESS ACT NOTICES	350 N State St Ste 230	SALT LAKE CITY	UT	84114-0002	Certified Mail
ATTORNEY GENERAL OF VERMONT	CLASS ACTION FAIRNESS ACT NOTICES	109 State St	MONTPELIER	VT	05609-1001	Certified Mail
ATTORNEY GENERAL OF VIRGINIA	CLASS ACTION FAIRNESS ACT NOTICES	202 NORTH NINTH STREET	RICHMOND	VA	23219-3424	Certified Mail
ATTORNEY GENERAL OF WASHINGTON	CLASS ACTION FAIRNESS ACT NOTICES	800 5TH AVE STE 2000	SEATTLE	WA	98104-3188	Certified Mail
ATTORNEY GENERAL OF WEST VIRGINIA	CLASS ACTION FAIRNESS ACT NOTICES	STATE CAPITOL COMPLEX, BLDG. 1, RM E-26, 1900 KANAWHA BLVD E	CHARLESTON	WV	25305	Certified Mail
ATTORNEY GENERAL OF WISCONSIN	CLASS ACTION FAIRNESS ACT NOTICES	PO BOX 7857	MADISON	WI	53707-7857	Certified Mail
ATTORNEY GENERAL OF WYOMING	CLASS ACTION FAIRNESS ACT NOTICES	STATE CAPITOL BLDG	CHEYENNE	WY	82002-0001	Certified Mail

# Exhibit B

**If You Obtained a Loan from  
Lendgreen, LendUMo, Zfunds, Makwa Financial, Brightstar Cash, National  
Small Loan, Bear Claw Lending, Sky Trail Cash, Loan at Last, Nine Torches,  
Bridge Lending Solutions, Lakeshore Loans, UbiCash, Cash Aisle,  
MitigCapital, Avail Blue, Evergreen Services, Blue River Lending, Quick Help  
Loans (Greenline), or Radiant Cash,**

**You Could Get Loan Forgiveness and a Cash Payment from a Settlement.**

*A federal court ordered this notice. This is not a solicitation from a lawyer.*

- Read this Notice. It states your rights and provides you with information regarding a proposed nationwide Class Action settlement (“Settlement”) against a number of individuals and entities involved in the making and collecting of online loans originated by the 20 lending entities, listed above, associated with the Lac de Flambeau Band of Lake Superior Chippewa Indians (the “Tribe”), which are referred to here as the LDF Lending Companies. The settling parties listed below are known here as the Released Parties.
- This Notice is a summary of information about the Settlement and explains your legal rights and options because you are a member of the class of borrowers who will be affected if the Settlement is approved by the Court. The complete terms of the proposed Settlement are available at the Settlement website, [www.consumerloansettlement.com](http://www.consumerloansettlement.com). You may also contact Class Counsel for further details and advice.
- A lawsuit was brought on behalf of all individuals who obtained a loan from any of the LDF Lending Companies against officials of the Tribe (“Tribal Officials”), entities, and individuals alleged to be involved in the Companies’ operations. The lawsuit claimed that the disputed loans were made at annual interest rates greater than what is permitted by state law, or the lenders did not have a license to lend when one was required, allegedly making the loans illegal, deceptive, or unfair under various state and federal laws. The defendants and other Released Parties denied all allegations in this lawsuit.
- As part of the proposed Settlement, all loans issued by the LDF Lending Companies between July 24, 2016, and October 1, 2023, will be cancelled if still unpaid, totaling approximately \$1.4 billion in cancelled debt. Class members who do not exclude themselves from the Settlement will also receive automatic cash payments from a \$37,350,000.00 (\$37.35 million) fund based on applicable state laws and the amounts paid on their loans, as well as other benefits outlined below.

YOUR LEGAL RIGHTS AND OPTIONS IN THIS SETTLEMENT	
<b>DO NOTHING</b>	You will remain a member of the Settlement Class and may be eligible for benefits, including debt cancellation. You will give up rights to ever sue the Released Parties about the legal claims that are in the lawsuits.
<b>EXCLUDE YOURSELF</b>	You can opt out of the Settlement, and you will not be eligible for any benefits, including any cash payments. This is the only option that allows you to keep any rights you have to bring, or to become part of, another lawsuit involving the claims being settled. There is no guarantee that another lawsuit would be successful or would lead to a larger or better recovery than this Settlement.
<b>OBJECT TO THE SETTLEMENT</b>	If you do not exclude yourself, you may write to the Court about why you don’t like the Settlement or why the Court should not approve it.

## 1. WHY IS THERE A NOTICE?

This Notice is about a proposed nationwide Settlement that will be considered by the United States District Court in Charlottesville, Virginia (the “Court”). The Settlement must be approved by the Court.

The Plaintiffs’ claims are being settled in the United States District Court for the Western District of Virginia in the case styled, *Lori Fitzgerald, et al. v. Joseph Wildcat, Sr. et al.*, No. 3:20-cv-00044.

## 2. WHAT IS THIS LAWSUIT ABOUT?

The claims involved in the Settlement arise out of loans made in the name of the LDF Lending Companies, which are owned by the Tribe.

The Plaintiffs in this case claim that the individuals and entities behind the LDF Lending Companies, including the Tribal Officials and other non-tribal participants, violated federal and various state laws by making and collecting loans with annual interest rates in excess of the amount allowed by state laws. Plaintiffs sought to prevent the Tribal Officials and others from collecting on these loans and also pursued monetary damages.

The Tribal Officials and other Released Parties vigorously deny any wrongdoing. They assert that the loans are legal because the rates and terms were authorized under the laws of the Tribe that owns and operates the LDF Lending Companies, and because the borrowers each explicitly agreed that tribal law governed the loan(s). The Released Parties also defend the consumers’ claims on a number of additional grounds, including that the loans’ rates and terms were fully disclosed, that the loans benefitted the consumers, that officials of the Tribe are immune from suit, and that consumers agreed to arbitrate any disputes.

Important case documents may be accessed at the Settlement website, [www.consumerloansettlement.com](http://www.consumerloansettlement.com).

## 3. WHY IS THIS A CLASS ACTION?

In a class action or proceeding, one or more people, called class representatives, bring an action on behalf of people who have similar claims. All the people who have claims similar to the class representatives are a class or class members, except for those who exclude themselves from the class. Here, the Plaintiffs have filed a lawsuit on behalf of the Class against officials of the Tribe and other individuals and entities who were involved in the lending enterprise.

## 4. HOW DO I KNOW IF I AM INCLUDED IN THE SETTLEMENT?

You are a member of the Settlement Class and would be affected by the Settlement if you entered into a loan from any of the LDF Lending Companies between July 24, 2016, and October 1, 2023.

If you received this Notice, we believe you are a member of the Settlement Class, and you will be a Settlement Class Member unless you exclude yourself.

## 5. WHAT DOES THE SETTLEMENT PROVIDE?

The Released Parties have agreed to provide the following benefits and others more fully described at the Settlement website, [www.consumerloansettlement.com](http://www.consumerloansettlement.com):

**Monetary Consideration:** A \$37,350,000.00 (\$37.35 million) fund will be created from contributions by the Released Parties to provide cash payments to Class Members after paying any service awards to the named Plaintiffs, attorneys’ fees, and the costs of providing notice to the class members and administering the Settlement. If the Court approves the Settlement, and if you are entitled to any payment, a check for your portion will be automatically mailed to you.

The amount of your check will depend on what you paid in principal and/or what you paid in interest above your state's legal limits, as well as the amount of money available in the settlement fund. The list of the rates by state used in the Settlement is available at the Settlement website, [www.consumerloansettlement.com](http://www.consumerloansettlement.com). You will receive only a proportionate share of the recovery (because the total in settlement funds available likely will not be enough to pay everyone for the full amount paid on their loan). You may also go to the website to determine if you would receive a payment, and you can contact the Administrator, using the contact information below, to get an estimate of the amount you likely would receive if the Settlement is approved.

The Settlement Administrator will mail the check to the same address as this Notice, so please update your address if you move.

Payments are based on the laws of your state of residence at the time you took out the covered loan. You will **not** receive a cash payment, but will receive the other benefits, if you:

- Did not make any payments on your loan with the LDF Lending Companies; or
- Lived in Arizona, Colorado, Connecticut, Idaho, Illinois, Indiana, Kansas, Kentucky, Massachusetts, Minnesota, Montana, New Hampshire, New Jersey, New Mexico, North Carolina, Ohio, South Dakota, Vermont, and Virginia, and did not make payments above the principal of your loan; or
- Lived in Alabama, Alaska, California, Delaware, Florida, Georgia, Hawaii, Iowa, Louisiana, Maine, Maryland, Michigan, Mississippi, Missouri, Nebraska, North Dakota, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, Tennessee, Texas, Washington, Washington D.C., or Wyoming and did not pay interest above your state's legal limits; or
- Lived in Utah or Nevada, which have no interest rate restrictions.

**Debt Cancellation:** Any covered loan that still has an outstanding balance will be cancelled, so you will not owe any more money on this debt. This will result in the cancellation of approximately \$1.4 billion in debt across all class members. You will not receive a 1099 for the cancellation of this debt. The Tribal Officials have also agreed not to sell, transfer or assign any of the loans covered by the Settlement to any third party.

**Request to Delete Credit Reporting:** Tribal Officials will request that any tradelines for loans made during the class period be deleted from the various consumer reporting agencies.

**Other Benefits:** Tribal Officials will agree not to sell or transfer for commercial purposes your personal identifying information obtained between July 24, 2016 and October 1, 2023.

## 6. WHAT DO I HAVE TO DO TO RECEIVE THE BENEFITS OF THE SETTLEMENT?

Nothing. If the Court approves the Settlement, the benefits described above will happen automatically. The Settlement Administrator will send an email after Final Approval to update you on what happened at the hearing. You can also check the website for an update or contact the Settlement Administrator or Class Counsel if you have additional questions.

## 7. WHAT AM I GIVING UP TO GET A BENEFIT AND STAY IN THE SETTLEMENT CLASS?

Unless you exclude yourself, you are a member of the Settlement Class, and that means that you cannot sue, continue to sue, or be part of any other lawsuit against the Released Parties concerning the claims relating to your covered loan(s). This means that you will not be able to pursue or recover any additional money from the Released Parties beyond the benefits of this Settlement. The Released Parties include: Joseph Wildcat, Sr., Nicole Chapman-Reynolds, Jessi Phillips Lorenzo, John Johnson, George Thompson, Jaime Ann Allen, Jeffrey Bauman, Sr., Louis St. Germaine, Eric Chapman, Sr., Racquel Bell, Gloria Gobb, William Graveen, Sarah Pyawasit, William Stone, Sr., Jared Poupart, Paula Poupart, Patricia Zimmerman, Lyle Chapman, Ray Allen, William Cheney Pruett, Skytrail Servicing Group, LLC, the LDF Lending Companies, the Tribe, the Big Valley Band of Pomo Indians and their tribal officials and related entities, and non-tribal individuals and entities involved with or associated in any way with Niibin d/b/a Cash Aisle, Niizhwaasi d/b/a Loan at Last, Ningodwaaswi d/b/a Sky Trail Cash, Waawaatesi d/b/a Quick Help Loans (Greenline) and Giizis d/b/a Lakeshore Loans.

Staying in the Class also means that any Court orders pertaining to this Settlement will apply to you and legally bind you. The complete Release and list of Released Parties can be found in the Settlement Agreement, which is available on the Settlement website at [www.consumerloansettlement.com](http://www.consumerloansettlement.com)

## 8. HOW DO I EXCLUDE MYSELF FROM THE SETTLEMENT?

To be excluded from this Settlement, you must send an “Exclusion Request” by mail. You may download a form to use from the Settlement website or you may send your own letter which must include:

- Your name, address, and telephone number,
- Last four digits of your social security number, or the name of and your account number with the relevant LDF Lending Company,
- A statement that you want to be excluded: “I request to be excluded from the class settlement in this case,” and
- Your Signature.

Your Exclusion Request must be **postmarked** no later than October 29, 2024, to:

Fitzgerald Settlement  
c/o Settlement Administrator  
P.O. Box 23698  
Jacksonville, FL 32241

You may not make an Exclusion Request for any other Settlement Class Member from the Settlement Class.

## 9. HOW DO I TELL THE COURT THAT I OBJECT TO AND DO NOT LIKE THE SETTLEMENT?

Objecting to the Settlement is different than excluding yourself from the Settlement.

If you are a Settlement Class Member and you do not exclude yourself from the Settlement, you can object to the Settlement if you think the Settlement is not fair, reasonable, or adequate, and that the Court should not approve the Settlement. You also have the right to appear personally and be heard by the Court. The Court and Class Counsel will consider your views carefully.

To object, you must send a letter stating your views to each of the parties listed below:

### **COURT**

Clerk of the Court  
United States District Court  
Western District of Virginia  
255 W. Main Street  
Charlottesville, VA 22902

### **SETTLEMENT ADMINISTRATOR**

Fitzgerald Settlement  
c/o Settlement Administrator  
P.O. Box 23698  
Jacksonville, FL 32241

You should include the docket number on the front of the envelope and letter you file to the Court: “WDVA USDC Case No. 3:20-cv-00044”.

All objections must be writing and include:

- Your name, address, telephone number and e-mail address,
- Your account number (if you know it) with the lender,
- A sentence confirming that you are a Settlement Class Member,
- Factual basis and legal grounds for the objection to the Settlement, and
- A list of any prior cases in which you or your counsel have objected to a class settlement. Counsel representing an objecting Settlement Class Member must enter an appearance in these cases. If you want to appear personally at the hearings, you must state that in your Objection.

**Objections must be filed with the above Court no later than October 29, 2024 and served on the above parties so that they are postmarked no later than October 29, 2024.**

## 10. WHEN AND WHERE WILL THE COURT DECIDE WHETHER TO APPROVE THE SETTLEMENT?

The Court will hold a hearing to decide whether to approve the Settlement.

The Western District of Virginia will hold a final hearing on the fairness of the Settlement on December 13, 2024 at 2:30 p.m. via Zoom. Anyone wishing to attend the Final Fairness Hearing may access the Zoom through <https://www.zoomgov.com/j/1611574077>, Meeting ID: 161 157 4077, Passcode: 352705. At this hearing, the Court will consider whether the Settlement is fair, reasonable, and adequate.

If there are objections or comments, the Court will consider them at that time. The hearing may be moved to a different date or time without additional notice. Please check [www.consumerloansettlement.com](http://www.consumerloansettlement.com) to be kept up to date on the date, time, and location of the hearing.

#### **11. DO I HAVE TO COME TO THE HEARING?**

No. But you are welcome to come at your own expense. As long as you mailed your written objection on time, the Court will consider it. You may also retain a lawyer to appear on your behalf at your own expense.

#### **12. DO I HAVE A LAWYER IN THE CASE?**

Yes. The Court has appointed the following law firms as Class Counsel to represent you and all other members of the Settlement Class:

Kristi C. Kelly, Andrew J. Guzzo, Casey Nash, and Matthew G. Rosendahl  
Kelly Guzzo, PLC  
3925 Chain Bridge Road, Suite 202  
Fairfax, VA 22030

These lawyers will not separately charge you for their work on the case. If you want to be represented by your own lawyer, you may hire one at your own expense.

#### **13. HOW WILL THE LAWYERS BE PAID?**

Class Counsel are permitted to ask the Court for an award of attorneys' fees not to exceed one third of the monetary consideration under the Settlement. The amounts awarded by the Court will reduce the distributions to Class Members.

Class Counsel will ask the Court to approve a \$15,000 payment to each of the eight individual Plaintiffs. The Plaintiffs made substantial contributions in the prosecution of these lawsuits for the benefit of the Class. The Court will ultimately decide how much the individual Plaintiffs will be paid.

#### **14. HOW DO I GET MORE INFORMATION?**

This Notice summarizes the proposed Settlement. You can get a copy of the Settlement Agreement and other relevant case-related documents by visiting [www.consumerloansettlement.com](http://www.consumerloansettlement.com), by contacting the Settlement Administrator at 800-348-2540 or [info@consumerloansettlement.com](mailto:info@consumerloansettlement.com), or by contacting Class Counsel at 804-415-8848 or [questions@kellyguzzo.com](mailto:questions@kellyguzzo.com).

**PLEASE DO NOT ADDRESS ANY QUESTIONS ABOUT THE SETTLEMENT OR THE LITIGATION TO THE CLERK OF THE COURT, THE JUDGES, THE DEFENDANTS OR THE DEFENDANTS' COUNSEL. THEY ARE NOT PERMITTED TO ANSWER YOUR QUESTIONS.**

# Exhibit C

UNITED STATES DISTRICT COURT  
WESTERN DISTRICT OF VIRGINIA  
Case No. 3:20-cv-00044(NKM)

**EXCLUSION REQUEST FORM**

Must be postmarked by **XXXX**



**THIS IS NOT A CLAIM FORM. This form removes you from the settlement. If you submit this form, you will not be eligible for any benefits pursuant to the settlement, including a cash payment.**

COMPLETE AND RETURN THIS FORM BY **XXXX** only if you do **not** want to be part of the settlement of this case, or if you intend to file a separate lawsuit on your own for the claims alleged in this class action case. The attorneys who represent the class do not represent you with respect to any such claims if you exclude yourself.

BY COMPLETING THIS FORM, you are **excluding** yourself from participation in the settlement in this case, you will not receive any money if you are entitled. If you submit this form and want to obtain any money you will then have to file your own lawsuit. You may need to retain your own attorney. You must file your own lawsuit before time runs out to do so and you should consult your own attorney to make certain you file a complaint in the appropriate court within the time provided by the applicable statutes of limitations.

**Section I: Exclusion**



I request to be excluded from the Class Settlement in *Fitzgerald v. Wildcat, Sr.*, Case No. 3:20-cv-00044 (W.D. Va.)

**Section II: Contact Information**

Full Name: Terra Dannison

Current Address: 2153 Winterset Drive  
Lakeland Fl 33813

Phone Number: 863-602-5909

Last Four Digits of SSN : 9648

Loan Number(s): Partial Account Number: XX4340

**Section III: Signature**

Signature: Terra Dannison

Date: 2024-08-15

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FITZGERALD v WILDCAT



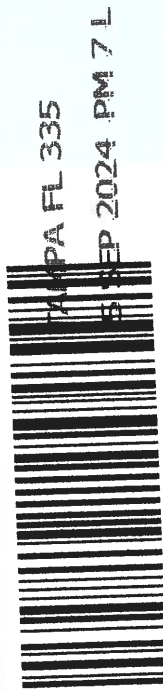
EXCLUSION 400001

Exclusion Request Forms must be mailed to:

LDF Settlement  
c/o Settlement Administrator  
P.O. Box XXXX  
City, State XXXXX

SEP 09 2024

Terra Damison  
2153 Winkerset Dr.  
Lakeland, FL 33813



7021 0350 0002 2688 1579

Fitzgerald v Wildcat Settlement  
elo Settlement Administrator  
P.O. BOX 23698  
Jacksonville, FL 32211

PRECISION  
SEP 09 2024



32241-369898



SEP 09 2024

Hello I don't want  
anything to do with  
this, so excluded  
me from all of this.  
Please don't bother  
me again.

Debbie Hubble  
5419 Bay Harbor Dr  
Indianapolis, Ind  
46254

no phone number  
or  
social I will give  
Debbie Hubble

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FITZGERALD v WILDCAT



EXCLUSION 400002

The amount of your check will depend on what you paid in principal and/or what you paid in interest above your state's legal limits, as well as the amount of money available in the settlement fund. The list of the rates by state used in the Settlement is available at the Settlement website, [www.consumerloansettlement.com](http://www.consumerloansettlement.com). You will receive only a proportionate share of the recovery (because the total in settlement funds available likely will not be enough to pay everyone for the full amount paid on their loan). You may also go to the website to determine if you would receive a payment, and you can contact the Administrator, using the contact information below, to get an estimate of the amount you likely would receive if the Settlement is approved.

The Settlement Administrator will mail the check to the same address as this Notice, so please update your address if you move.

Payments are based on the laws of your state of residence at the time you took out the covered loan. You will **not** receive a cash payment, but will receive the other benefits, if you:

- Did not make any payments on your loan with the LDF Lending Companies; or
- Lived in Arizona, Colorado, Connecticut, Idaho, Illinois, Indiana, Kansas, Kentucky, Massachusetts, Minnesota, Montana, New Hampshire, New Jersey, New Mexico, North Carolina, Ohio, South Dakota, Vermont, and Virginia, and did not make payments above the principal of your loan; or
- Lived in Alabama, Alaska, California, Delaware, Florida, Georgia, Hawaii, Iowa, Louisiana, Maine, Maryland, Michigan, Mississippi, Missouri, Nebraska, North Dakota, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, Tennessee, Texas, Washington, Washington D.C., or Wyoming and did not pay interest above your state's legal limits; or
- Lived in Utah or Nevada, which have no interest rate restrictions.

**Debt Cancellation:** Any covered loan that still has an outstanding balance will be cancelled, so you will not owe any more money on this debt. This will result in the cancellation of approximately \$1.4 billion in debt across all class members. You will not receive a 1099 for the cancellation of this debt. The Tribal Officials have also agreed not to sell, transfer or assign any of the loans covered by the Settlement to any third party.

**Request to Delete Credit Reporting:** Tribal Officials will request that any tradelines for loans made during the class period be deleted from the various consumer reporting agencies.

**Other Benefits:** Tribal Officials will agree not to sell or transfer for commercial purposes your personal identifying information obtained between July 24, 2016 and October 1, 2023.

## 6. WHAT DO I HAVE TO DO TO RECEIVE THE BENEFITS OF THE SETTLEMENT?

Nothing. If the Court approves the Settlement, the benefits described above will happen automatically. The Settlement Administrator will send an email after Final Approval to update you on what happened at the hearing. You can also check the website for an update or contact the Settlement Administrator or Class Counsel if you have additional questions.

## 7. WHAT AM I GIVING UP TO GET A BENEFIT AND STAY IN THE SETTLEMENT CLASS?

Unless you exclude yourself, you are a member of the Settlement Class, and that means that you cannot sue, continue to sue, or be part of any other lawsuit against the Released Parties concerning the claims relating to your covered loan(s). This means that you will not be able to pursue or recover any additional money from the Released Parties beyond the benefits of this Settlement. The Released Parties include: Joseph Wildcat, Sr., Nicole Chapman-Reynolds, Jessi Phillips Lorenzo, John Johnson, George Thompson, Jaime Ann Allen, Jeffrey Bauman, Sr., Louis St. Germaine, Eric Chapman, Sr., Racquel Bell, Gloria Gobb, William Graveen, Sarah Pyawasit, William Stone, Sr., Jared Poupart, Paula Poupart, Patricia Zimmerman, Lyle Chapman, Ray Allen, William Cheney Pruett, Skytrail Servicing Group, LLC, the LDF Lending Companies, the Tribe, the Big Valley Band of Pomo Indians and their tribal officials and related entities, and non-tribal individuals and entities involved with or associated in any way with Niibin d/b/a Cash Aisle, Niizhwaasi d/b/a Loan at Last, Ningodwaaswi d/b/a Sky Trail Cash, Waawaatesi d/b/a Quick Help Loans (Greenline) and Giizis d/b/a Lakeshore Loans.

Staying in the Class also means that any Court orders pertaining to this Settlement will apply to you and legally bind you. The complete Release and list of Released Parties can be found in the Settlement Agreement, which is available on the Settlement website at [www.consumerloansettlement.com](http://www.consumerloansettlement.com)



## 8. HOW DO I EXCLUDE MYSELF FROM THE SETTLEMENT?

To be excluded from this Settlement, you must send an "Exclusion Request" by mail. You may download a form to use from the Settlement website or you may send your own letter which must include:

- Your name, address, and telephone number,
- Last four digits of your social security number, or the name of and your account number with the relevant LDF Lending Company,
- A statement that you want to be excluded: "I request to be excluded from the class settlement in this case," and
- Your Signature.

Your Exclusion Request must be **postmarked** no later than October 29, 2024, to:

Fitzgerald Settlement  
c/o Settlement Administrator  
P.O. Box 23698  
Jacksonville, FL 32241

You may not make an Exclusion Request for any other Settlement Class Member from the Settlement Class.

## 9. HOW DO I TELL THE COURT THAT I OBJECT TO AND DO NOT LIKE THE SETTLEMENT?

Objecting to the Settlement is different than excluding yourself from the Settlement.

If you are a Settlement Class Member and you do not exclude yourself from the Settlement, you can object to the Settlement if you think the Settlement is not fair, reasonable, or adequate, and that the Court should not approve the Settlement. You also have the right to appear personally and be heard by the Court. The Court and Class Counsel will consider your views carefully.

To object, you must send a letter stating your views to each of the parties listed below:

### COURT

Clerk of the Court  
United States District Court  
Western District of Virginia  
255 W. Main Street  
Charlottesville, VA 22902

### SETTLEMENT ADMINISTRATOR

Fitzgerald Settlement  
c/o Settlement Administrator  
P.O. Box 23698  
Jacksonville, FL 32241

You should include the docket number on the front of the envelope and letter you file to the Court: "WDVA USDC Case No. 3:20-cv-00044".

All objections must be writing and include:

- Your name, address, telephone number and e-mail address,
- Your account number (if you know it) with the lender,
- A sentence confirming that you are a Settlement Class Member,
- Factual basis and legal grounds for the objection to the Settlement, and
- A list of any prior cases in which you or your counsel have objected to a class settlement. Counsel representing an objecting Settlement Class Member must enter an appearance in these cases. If you want to appear personally at the hearings, you must state that in your Objection.

**Objections must be filed with the above Court no later than October 29, 2024 and served on the above parties so that they are postmarked no later than October 29, 2024.**

## 10. WHEN AND WHERE WILL THE COURT DECIDE WHETHER TO APPROVE THE SETTLEMENT?

The Court will hold a hearing to decide whether to approve the Settlement.

5419 BAYHURBOR DR  
INDIANAPOLIS, IN

46254

SEP 09 2024

INDIANAPOLIS IN 460

5 SEP 2024 PM 6 L



FITZGERALD V BLANCHET (770)  
c/o American Legal Clin. Services  
PO Box 23650  
Trevierville, TN 32241-3650

32241-365050



POSTAL SERVICE: Please Do Not Mark Barcode



62910-FC-037930

Notice ID: 29037951

PIN: 118 922 161

MARIE FENLEY

PO BOX 602

OAK VIEW, CA 93022-0602



464 \* 112582

← correct address

SSS ..... 4663

Phone # 805-218-2540

I am excluding (Marie E. Fenley) From this settlement.  
Marie E. Fenley

**8. HOW DO I EXCLUDE MYSELF FROM THE SETTLEMENT?**

To be excluded from this Settlement, you must send an "Exclusion Request" by mail. You may download a form to use from the Settlement website or you may send your own letter which must include:

- Your name, address, and telephone number,
- Last four digits of your social security number, or the name of and your account number with the relevant LDF Lending Company,
- A statement that you want to be excluded: "I request to be excluded from the class settlement in this case," and
- Your Signature.

Your Exclusion Request must be **postmarked** no later than October 29, 2024, to:

Fitzgerald Settlement  
c/o Settlement Administrator  
P.O. Box 23698  
Jacksonville, FL 32241

SEP 09 2024

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FITZGERALD v WILDCAT



EXCLUSION 400003

t for any other Settlement Class Member from the Settlement Class.

Marie Fenley  
PO Box 602  
Oakview, CA  
93022

SEP 09 2024

SANTA BARBARA CA 931  
4 SEP 2024 PM 3 L



Fitzgerald Settlement  
c/o Settlement Administrator  
PO Box 23698

Jacksonville, FL 32241  
32241-369898

UNITED STATES DISTRICT  
COURT WESTERN DISTRICT OF  
VIRGINIA Case No. 3:20-cv-00044

**EXCLUSION REQUEST FORM**

Must be postmarked by October 29, 2024



**THIS IS NOT A CLAIM FORM. This form removes you from the settlement. If you submit this form, you will not be eligible for any benefits pursuant to the settlement, including a cash payment.**

COMPLETE AND RETURN THIS FORM BY **October 29, 2024** only if you do **not** want to be part of the settlement of this case, or if you intend to file a separate lawsuit on your own for the claims alleged in this class action case. The attorneys who represent the class do not represent you with respect to any such claims if you exclude yourself.

BY COMPLETING THIS FORM, you are **excluding** yourself from participation in the settlement in this case, you will not receive any money if you are entitled. If you submit this form and want to obtain any money you will then have to file your own lawsuit. You may need to retain your own attorney. You must file your own lawsuit before time runs out to do so and you should consult your own attorney to make certain you file a complaint in the appropriate court within the time provided by the applicable statutes of limitations.

**Section I: Exclusion**

I request to be excluded from the Class Settlement in Lori Fitzgerald, et al. v. Joseph Wildcat, Sr. et al., No. 3:20-cv-00044.

**Section II: Contact Information**

Full Name: Kelly Lim

Current Address: 1631 Poplar Street


Humboldt, TN

38343-2562

Phone Number: 731-273-6121

Last Four Digits of SSN: 3571

**Section III: Signature**

Signature: Kelly Lim, Attorney Pro Se 99500 

Date: September 6, 2024

Exclusion Request Forms must be mailed to:

Fitzgerald v Wildcat Settlement  
c/o Settlement Administrator  
P.O. Box 23698  
Jacksonville, FL 32241

Administrator Use Only – Do Not Write Below This Line

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FITZGERALD v WILDCAT




EXCLUSION 400004

Received Date

Postmark Date

SEP 10 2024

Amicus Legal Clinic

  
Kelly Lim  
1631 Poplar St.  
Humboldt, TN 38343-2562  
2024 NATIONAL LAW ENFORCEMENT OFFICERS MEMORIAL SUPPORTER


Fitzgerald v Wildcat Settlement  
c/o Settlement Administrator  
P.O. Box 23698  
Jacksonville FL 32241

32241-369888



MEMPHIS TN 380  
6 SEP 2024 PM 2 L



  
Kelly Lim  
1631 Poplar St.  
Humboldt, TN 38343-2562  
2024 NATIONAL LAW ENFORCEMENT OFFICERS MEMORIAL SUPPORTER

Lucrezia Howard

262 Crows Mill Rd. Keasbey NJ 08832 Apt 2

1364

"I request to be excluded from the  
Class Settlement in this Case," and

Lucrezia Howard

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FITZGERALD v WILDCAT



EXCLUSION 400005

REC'D

SEP 10 2024

Lucrezia Howard  
262 Crown Mill Rd  
Kearney NJ, 08832

DV DANIELS NJ 070

6 SEP 2024 PM 2 L

Thinking of You



RECEIVED

SEP 10 2024

Fitzgerald Settlement  
C/o Settlement Administrator  
P.O. Box 23698  
Jacksonville, FL 32241

32241-369898



UNITED STATES DISTRICT  
COURT WESTERN DISTRICT OF  
VIRGINIA Case No. 3:20-cv-00044

**EXCLUSION REQUEST FORM**

Must be postmarked by October 29, 2024



**THIS IS NOT A CLAIM FORM.** This form removes you from the settlement. If you submit this form, you will not be eligible for any benefits pursuant to the settlement, including a cash payment.

COMPLETE AND RETURN THIS FORM BY **October 29, 2024** only if you do **not** want to be part of the settlement of this case, or if you intend to file a separate lawsuit on your own for the claims alleged in this class action case. The attorneys who represent the class do not represent you with respect to any such claims if you exclude yourself.

BY COMPLETING THIS FORM, you are **excluding** yourself from participation in the settlement in this case, you will not receive any money if you are entitled. If you submit this form and want to obtain any money you will then have to file your own lawsuit. You may need to retain your own attorney. You must file your own lawsuit before time runs out to do so and you should consult your own attorney to make certain you file a complaint in the appropriate court within the time provided by the applicable statutes of limitations.

**Section I: Exclusion**

I request to be excluded from the Class Settlement in Lori Fitzgerald, et al. v. Joseph Wildcat, Sr. et al., No. 3:20-cv-00044.

**Section II: Contact Information**

Full Name: CYNTHIA A. ZEHR

Current Address: died: 12-17-2023

Phone Number: (928-474-4201 = POA)

Last Four Digits of SSN: 7709

**Section III: Signature**

Signature: *Daniel A. Zeher* P.O.A.

Date: 9-9-2024

Exclusion Request Forms must be mailed to:

Fitzgerald v Wildcat Settlement  
c/o Settlement Administrator  
P.O. Box 23698  
Jacksonville, FL 32241

770

770  
FITZGERALD v WILDCAT  
EXCLUSION 400006

Write Below This Line

Received Date

Postmark Date

SEP 16 2024




**If You Obtained a Loan from  
Lendgreen, LendUMo, Zfunds, Makwa Financial, Brightstar Cash, National  
Small Loan, Bear Claw Lending, Sky Trail Cash, Loan at Last, Nine Torches,  
Bridge Lending Solutions, Lakeshore Loans, UbiCash, Cash Aisle,  
MitigCapital, Avail Blue, Evergreen Services, Blue River Lending, Quick Help  
Loans (Greenline), or Radiant Cash,**

**You Could Get Loan Forgiveness and a Cash Payment from a Settlement.**

*A federal court ordered this notice. This is not a solicitation from a lawyer.*

- Read this Notice. It states your rights and provides you with information regarding a proposed nationwide Class Action settlement (“Settlement”) against a number of individuals and entities involved in the making and collecting of online loans originated by the 20 lending entities, listed above, associated with the Lac de Flambeau Band of Lake Superior Chippewa Indians (the “Tribe”), which are referred to here as the LDF Lending Companies. The settling parties listed below are known here as the Released Parties.
- This Notice is a summary of information about the Settlement and explains your legal rights and options because you are a member of the class of borrowers who will be affected if the Settlement is approved by the Court. The complete terms of the proposed Settlement are available at the Settlement website, [www.consumerloansettlement.com](http://www.consumerloansettlement.com). You may also contact Class Counsel for further details and advice.
- A lawsuit was brought on behalf of all individuals who obtained a loan from any of the LDF Lending Companies against officials of the Tribe (“Tribal Officials”), entities, and individuals alleged to be involved in the Companies’ operations. The lawsuit claimed that the disputed loans were made at annual interest rates greater than what is permitted by state law, or the lenders did not have a license to lend when one was required, allegedly making the loans illegal, deceptive, or unfair under various state and federal laws. The defendants and other Released Parties denied all allegations in this lawsuit.
- As part of the proposed Settlement, all loans issued by the LDF Lending Companies between July 24, 2016, and October 1, 2023, will be cancelled if still unpaid, totaling approximately \$1.4 billion in cancelled debt. Class members who do not exclude themselves from the Settlement will also receive automatic cash payments from a \$37,350,000.00 (\$37.35 million) fund based on applicable state laws and the amounts paid on their loans, as well as other benefits outlined below.

**YOUR LEGAL RIGHTS AND OPTIONS IN THIS SETTLEMENT**

<b>DO NOTHING</b>	You will remain a member of the Settlement Class and may be eligible for benefits, including debt cancellation. You will give up rights to ever sue the Released Parties about the legal claims that are in the lawsuits.
 <b>EXCLUDE YOURSELF</b>	You can opt out of the Settlement, and you will not be eligible for any benefits, including any cash payments. This is the only option that allows you to keep any rights you have to bring, or to become part of, another lawsuit involving the claims being settled. There is no guarantee that another lawsuit would be successful or would lead to a larger or better recovery than this Settlement.
<b>OBJECT TO THE SETTLEMENT</b>	If you do not exclude yourself, you may write to the Court about why you don’t like the Settlement or why the Court should not approve it.

**POSTAL SERVICE: Please Do Not Mark Barcode**



62910-FC-136300

CYNTHIA ZEHR  
501 N CAREFREE CIR  
PAYSON, AZ 85541-4002



412 \* 99627

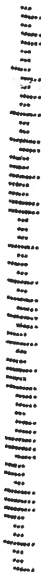
Notice ID: 29287771  
PIN: 788 827 138



Fitzgerald v Wildcat Settlement  
c/o Settlement Administrator  
P O Box 23698  
Jacksonville, FL. 32241

SEP 16 2024

32241-36988



PHOENIX AZ 852  
10 SEP 2024 PM 9 L



Pageid# 3964  
UNITED STATES DISTRICT  
COURT WESTERN DISTRICT OF  
VIRGINIA Case No. 3:20-cv-00044

**EXCLUSION REQUEST FORM**

Must be postmarked by October 29, 2024



**THIS IS NOT A CLAIM FORM. This form removes you from the settlement. If you submit this form, you will not be eligible for any benefits pursuant to the settlement, including a cash payment.**

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**Section I: Exclusion**

I request to be excluded from the Class Settlement in Lori Fitzgerald, et al. v. Joseph Wildcat, Sr. et al., No. 3:20-cv-00044.

**Section II: Contact Information**

Full Name:

Aldah David Hebert

Current Address:

1014 W 68th ST

LOS Angeles CA 90044

Phone Number:

213-844-2025

Last Four Digits of SSN:

1026

**Section III: Signature**

Signature:

Aldah D Hebert

Date:

9.5.24

Exclusion Request Forms must be mailed to:

Fitzgerald v Wildcat Settlement  
c/o Settlement Administrator  
P.O. Box 23698  
Jacksonville, FL 32241

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FITZGERALD v WILDCAT



EXCLUSION 400007

Not Write Below This Line

Received Date

Postmark Date

SEP 16 2024



UNITED STATES DISTRICT  
COURT WESTERN DISTRICT OF  
VIRGINIA Case No. 3:20-cv-00044

**EXCLUSION REQUEST FORM**

Must be postmarked by October 29, 2024



**THIS IS NOT A CLAIM FORM. This form removes you from the settlement. If you submit this form, you will not be eligible for any benefits pursuant to the settlement, including a cash payment.**

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**Section I: Exclusion**

I request to be excluded from the Class Settlement in Lori Fitzgerald, et al. v. Joseph Wildcat, Sr. et al., No. 3:20-cv-00044.

**Section II: Contact Information**

Full Name: Marcus Forbes

Current Address: 10037 Crested Fringe Dr.

Riverview

FL 33578

Phone Number: 8136101094

Last Four Digits of SSN: 0438

**Section III: Signature**

Signature: Marcus Forbes

Date: 2024-09-09

Exclusion Request Forms must be mailed to:

Fitzgerald v Wildcat Settlement  
c/o Settlement Administrator  
P.O. Box 23698  
Jacksonville, FL 32241

Administrator Use Only – Do Not Write Below This Line

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FITZGERALD v WILDCAT



EXCLUSION 400008

Received Date

Postmark Date

SEP 16 2024

Marcus Forbes  
10037 Crested Fringe Dr.  
Gainesville, FL 33678

**CERTIFIED MAIL®**

7021 0350 0002 2688 1585

Fitzgerald v Wildcat Settlement  
c/o Settlement Administrator  
P.O. Box 33608  
Jacksonville, FL 32241

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FROM 33606

UNITED STATES DISTRICT  
COURT WESTERN DISTRICT OF  
VIRGINIA Case No. 3:20-cv-00044

## **EXCLUSION REQUEST FORM**

Must be postmarked by October 29, 2024



**THIS IS NOT A CLAIM FORM. This form removes you from the settlement. If you submit this form, you will not be eligible for any benefits pursuant to the settlement, including a cash payment.**

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### **Section I: Exclusion**



I request to be excluded from the Class Settlement in Lori Fitzgerald, et al. v. Joseph Wildcat, Sr. et al., No. 3:20-cv-00044.

### **Section II: Contact Information**

Full Name:

STEPHANIE ANNU SLAUGHTER

Current Address:

P.O. BOX 88555

SEATTLE, WA 98138

Phone Number:

971 350 9497

Last Four Digits of SSN:

4713

### **Section III: Signature**

Signature:

*[Handwritten Signature]*

Date:

September 9, 2024

Exclusion Request Forms must be mailed to:

Fitzgerald v Wildcat Settlement  
c/o Settlement Administrator  
P.O. Box 23698  
Jacksonville, FL 32241

770

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FITZGERALD v WILDCAT



EXCLUSION 400009

Write Below This Line

Received Date

SEP 17 2024

Postmark Date

SEP 12 2024

American Legal Claims

STEPHANIE SAUGHTER  
P.O. BOX 88555  
SEATTLE, WA 98138

SEP 17 2024



FITZGERALD v WILDCAT SETTLEMENT  
C/O SETTLEMENT ADMINISTRATOR  
P.O. BOX 23698

JACKSONVILLE FL 32241  
92041-32241

Exclusion Request

9-4-2024

~~Impe~~ replying to your letter

Littel Lake Funding  
Mabawa Financial

1,487.<sup>00</sup>  
1,986.<sup>00</sup>

Michael K Timbrook

3750 W. CASCADE AVE - B-37

Colorado Springs CO. 80907  
# 6724

these loans were taken out  
when I lived in Portland OR  
97209

Thank you  
Michael K Timbrook

ID NO 29183900

REF. NO. 996065348

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FITZGERALD v WILDCAT



EXCLUSION 400010

SEP 16 2024

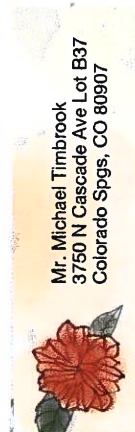


DENVER CO 802

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Sittelmant Administration  
Higgenald, Sittelmant  
P.O. Box 23689  
Jacksonville Fla. 32241

SEP 16 2024



Notice ID  
29183900  
GFN. 996-065. 548

32241-368989



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Pageid#: 3972

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FITZGERALD v WILDCAT



EXCLUSION 400011

9.4.24

To whom it may Concern

My Name is Deana M Palmieri  
and I have tried to reach  
out to Bridge lending for  
a long time now By email  
and calling no responses  
at all. I never had  
anything with is Company  
and all the Information  
is not related to me.

The Banking Address  
etc. I tried to let them  
know it was fraud. But  
no one ever reported Back  
to me. My SSN / Pass  
words were Compromised  
on the internet. I didn't  
do Any lending loans  
whatsoever. Please remove  
exclude me from Any  
Class settlement in This  
Case.

SEP 16 2024

notice ID 284 06828  
Pin 735 940 681  
Case # 3:20 - CV - 00044

Deana M Palmeri  
4978 Sew 32nd Ter  
Dania beach, FL 33312  
(954) 549 8424

SSN 9466 -

I never had any acct  
I request to be excluded  
from this and any settlement



my Phone number was also  
Compromised as well and I  
was in Pittsburgh for  
years. Came Back during  
the Pandemic. Due to  
losing 5 family member  
Don't want any Pittey But  
This isn't my doing.  
GOD BLESS Thank you.

Deana H. Palmieri  
4978 SW 30th Ter  
Danisbach FL  
33312

SEP 16 2024

13 SEP 2024 PM 2 L

MIAMI FL 330



Fitzgerald Settlement  
c/o Settlement Administrator  
P.O. Box 336098  
Jacksonville, FL 32241

32241-369898



Kristen Boswell

Case 3:20-cv-00044-NKM-JCH

Document 194-2

Filed 11/13/24

Page 47 of 110

Pageid#: 3975

Sept 14th, 2024

980 Canal View Blvd #13  
Port Orange, FL 32129  
# 386-795-6579 Last 4-2375

To whom it may concern -

I request to be excluded from this  
class action settlement.

Thank you -  
Kristen L Boswell

P.S. I don't know my  
account number w/ Blue River  
e-mail might be kristenboswell@  
hotmail.com

770

FITZGERALD v WILDCAT



EXCLUSION 400012

SEP 19 2024

POSTMARKED

SEP 18 2024

American Legal Claims

Kristen Boswell  
 980 Canal View Blvd  
 #23  
 Port Orange, FL 32129

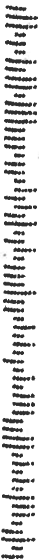
Fitzgerald Settlement  
 c/o Settlement Administrator  
 P.O. Box 23698  
 Jacksonville, FL 32241

SEP 19 2024

ORLANDO FL 328  
16 SEP 2024 PM 3 L



32241-366888



To Whom it may concern,

Vicky G. Crump  
106 Pineview Drive  
Paris, Ky. 40361

Last four digits of S.S.#  
2143

I request to be excluded from the  
settlement in this case.

Thank you,  
Vicky G. Crump

770

FITZGERALD v WILDCAT



EXCLUSION 400013

SEP 23 2024

POSTMARKED

SEP 18 2024

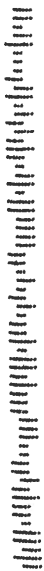
American Legal Claims



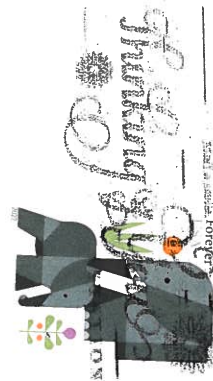
SEP 23 2024

Fitzgerald Settlement  
c/o Settlement Administrator  
P.O. Box 23698  
Jacksonville, FL 32241

32241-369898



LOUISVILLE KY 400  
18 SEP 2024 PM 2 L



UNITED STATES DISTRICT  
COURT WESTERN DISTRICT OF  
VIRGINIA Case No. 3:20-cv-00044

**EXCLUSION REQUEST FORM**

Must be postmarked by October 29, 2024



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**Section I: Exclusion**

I request to be excluded from the Class Settlement in Lori Fitzgerald, et al. v. Joseph Wildcat, Sr. et al., No. 3:20-cv-00044.

**Section II: Contact Information**

Full Name: Elizabeth Larus

Current Address: 9284 Northlake Pkwy  
Apt 107  
Orlando FL 32827

Phone Number: 4075521658

Last Four Digits of SSN: 5522

**Section III: Signature**

Signature: Elizabeth Larus

Date: 2024-09-13

Exclusion Request Forms must be mailed to:

Fitzgerald v Wildcat Settlement  
c/o Settlement Administrator  
P.O. Box 23698  
Jacksonville, FL 32241

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FITZGERALD v WILDCAT



EXCLUSION 400014

Received Date

SEP 23 2024

Postmark Date

POSTMARKED

SEP 16 2024

American Legal Claims

Elizabeth Laros  
9384 Northlake Pkwy, Apt 107  
Orlando, FL 32827

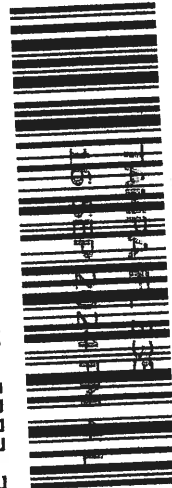
SEP 23 2024

Fitzgerald v Wildcat Settlement  
c/o Settlement Administrator  
P.O. Box 23098  
Jacksonville, FL 32241

32241-369898



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SENT BY MAIL



UNITED STATES DISTRICT  
COURT WESTERN DISTRICT OF  
VIRGINIA Case No. 3:20-cv-00044

**EXCLUSION REQUEST FORM**

Must be postmarked by October 29, 2024



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**Section I: Exclusion**



I request to be excluded from the Class Settlement in Lori Fitzgerald, et al. v. Joseph Wildcat, Sr. et al., No. 3:20-cv-00044.

**Section II: Contact Information**

Full Name:

Angela Hearn

Current Address:

14 Seaman Trail East  
Palm Coast, FL 32164

Phone Number:

386-864-2143

Last Four Digits of SSN:

4319

**Section III: Signature**

Signature:

Angela Hearn

Date:

9/11/2024

Exclusion Request Forms must be mailed to:

Fitzgerald v Wildcat Settlement  
c/o Settlement Administrator  
P.O. Box 23698  
Jacksonville, FL 32241

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Received Date

Postmark Date

FITZGERALD v WILDCAT



EXCLUSION 400015

SEP 26 RECEIVED

SEP 26 2024

Angela Hearn  
14 Seaman Trl, East  
Palm Coast, FL 32104

CERTIFIED MAIL



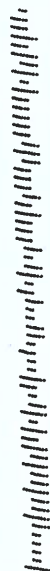
9589 0710 5270 1586 5293 88

FL 335

SEP 2024 PM 3 L

Fitzgerald v Willett Settlement  
c/o Settlement Administrator  
P.O. Box 33698  
Jacksonville, FL 32241

32241-369898



SEP 26 2024

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FIRST CLASS  
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FROM 33606

UNITED STATES DISTRICT  
COURT WESTERN DISTRICT OF  
VIRGINIA Case No. 3:20-cv-00044

## **EXCLUSION REQUEST FORM**

Must be postmarked by October 29, 2024



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### **Section I: Exclusion**



I request to be excluded from the Class Settlement in Lori Fitzgerald, et al. v. Joseph Wildcat, Sr. et al., No. 3:20-cv-00044.

### **Section II: Contact Information**

Full Name: Mary Spurr

Current Address: 1739 Simms Street  
Aurora, IL 60504

Phone Number: (630) 779-8885

Last Four Digits of SSN: 4220

### **Section III: Signature**

Signature: Mary Spurr

Date: September 20, 2024

Exclusion Request Forms must be mailed to:

Fitzgerald v Wildcat Settlement  
c/o Settlement Administrator  
P.O. Box 23698  
Jacksonville, FL 32241

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FITZGERALD v WILDCAT  
  
EXCLUSION 400016

Write Below This Line

Received Date

SEP 30 2024

Postmark Date

SEP 25 2024

American Legal Claims

U.S. POSTAGE PAID  
FCM LETTER  
AURORA, IL 60598  
SEP 25, 2024

**\$9.68**

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**Retail**



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**CERTIFIED MAIL**



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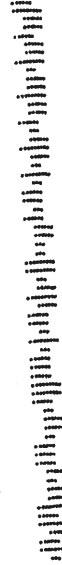
SPUR  
1739 SIMMS STREET  
AURORA, IL 60504

SEP 30 2024

VIA CERTIFIED MAIL

FITZGERALD VS. WILCOAT SETTLEMENT  
c/o SETTLEMENT ADMINISTRATOR  
P.O. Box 23698  
JACKSONVILLE, FL 32241

32241-369898



# Exclude

770  
FITZGERALD v WILDCAT  
EXCLUSION 400017

POSTAL SERVICE: Please Do Not Mark Barcode



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WOOLMAN, JADELL  
1807 N WRD  
HAMPTON, NE 68843-2731



78 \* 16958

Notice ID: 29142670  
PIN: 951 432 688

POSTMARKED

OCT 07 2024

OCT 07 2024

American Legal Claims

## 8. HOW DO I EXCLUDE MYSELF FROM THE SETTLEMENT?

To be excluded from this Settlement, you must send an "Exclusion Request" by mail. You may download a form to use from the Settlement website or you may send your own letter which must include:

- Your name, address, and telephone number,
- Last four digits of your social security number, or the name of and your account number with the relevant LDF Lending Company,
- A statement that you want to be excluded: "I request to be excluded from the class settlement in this case," and
- Your Signature.

Your Exclusion Request must be **postmarked** no later than October 29, 2024, to:

# Exclude

Fitzgerald Settlement  
c/o Settlement Administrator  
P.O. Box 23698  
Jacksonville, FL 32241

You may not make an Exclusion Request for any other Settlement Class Member from the Settlement Class.

The Western District of Virginia will hold a final hearing on the fairness of the Settlement on December 13, 2024 at 2:30 p.m. via Zoom. Anyone wishing to attend the Final Fairness Hearing may access the Zoom through <https://www.zoomgov.com/j/1611574077>, Meeting ID: 161 157 4077, Passcode: 352705. At this hearing, the Court will consider whether the Settlement is fair, reasonable, and adequate.

If there are objections or comments, the Court will consider them at that time. The hearing may be moved to a different date or time without additional notice. Please check [www.consumerloansettlement.com](http://www.consumerloansettlement.com) to be kept up to date on the date, time, and location of the hearing.

#### 11. DO I HAVE TO COME TO THE HEARING?

No. But you are welcome to come at your own expense. As long as you mailed your written objection on time, the Court will consider it. You may also retain a lawyer to appear on your behalf at your own expense.

#### 12. DO I HAVE A LAWYER IN THE CASE?

Yes. The Court has appointed the following law firms as Class Counsel to represent you and all other members of the Settlement Class:

The amount of your check will depend on what you paid in principal and/or what you paid in interest above your state's legal limits, as well as the amount of money available in the settlement fund. The list of the rates by state used in the Settlement is available at the Settlement website, [www.consumerloansettlement.com](http://www.consumerloansettlement.com). You will receive only a proportionate share of the recovery (because the total in settlement funds available likely will not be enough to pay everyone for the full amount paid on their loan). You may also go to the website to determine if you would receive a payment, and you can contact the Administrator using the contact information below, to get an estimate of the amount you likely would receive if the Settlement is approved.

The Settlement Administrator will mail the check to the same address as this Notice, so please update your address if you move. Payments are based on the laws of your state of residence at the time you took out the covered loan. You will not receive a cash payment, but will receive the other benefits, if you:

- Did not make any payments on your loan with the LDF Lending Companies; or
- Lived in Arizona, Colorado, Connecticut, Idaho, Illinois, Indiana, Kansas, Kentucky, Massachusetts, Minnesota, Montana, New Hampshire, New Jersey, New Mexico, North Carolina, Ohio, South Dakota, Vermont, and Virginia; and
- did not make payments above the principal of your loan; or
- Lived in Alabama, Alaska, California, Delaware, Florida, Georgia, Hawaii, Iowa, Louisiana, Maine, Maryland, Michigan, Mississippi, Missouri, Nebraska, North Dakota, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, Tennessee, Texas, Washington, D.C., or Wyoming and did not pay interest above your state's legal limits; or
- Lived in Utah or Nevada, which have no interest rate restrictions.

1807 NW 2A  
Hampton, NE  
68106

OCT 17 2024

OMAHA NE 680  
1 OCT 2024 PM 3 L



Fitzgerald Settlement  
C/O Settlement Administrator  
P.O. Box 23698  
Jacksonville, FL 32241-3698

Notice ID 28927921  
PIN: 436 168 003

FITZGERALD SETTLEMENT  
c/o SETTLEMENT ADMINISTRATOR  
P. O. BOX 23698  
JACKSONVILLE, FLORIDA  
32241

- ① NAME: MARY DAVIS
- ② ADDRESS: 20 WEST ENLOW DR.  
DECATUR, ILL 62521
- ③ PHONE # 217-870-7767

" I ~~WANT~~ TO BE EXCLUDED  
REQUEST  
FROM THE CLASS SETTLEMENT  
IN THIS CASE "

Mary Davis

OCT 18 2024

POSTMARKED

OCT 10 2024

American Legal Claims

770

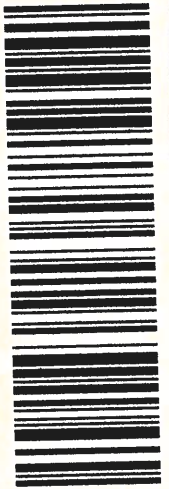
FITZGERALD v WILDCAT



EXCLUSION 400018

DAVIS  
20 W. FENLOW  
DECATUR, IL  
62526

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT  
OF THE RETURN ADDRESS. FOLD AT DOTTED LINE.  
**CERTIFIED MAIL®**



9589 0710 5270 1551 7077 28

FITZGERALD SETTLEMENT  
c/o SETTLEMENT ADMINISTRATOR  
P.O. BOX 23698  
Jacksonville, Florida  
32244

U.S. POSTAGE PAID  
FCM LG ENV  
DECATUR, IL 62526  
OCT 10, 2024  
**\$5.62**  
R2305H129896-07

UNITED STATES DISTRICT  
COURT WESTERN DISTRICT OF  
VIRGINIA Case No. 3:20-cv-00044

**EXCLUSION REQUEST FORM**

Must be postmarked by October 29, 2024



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**Section I: Exclusion**

I request to be excluded from the Class Settlement in Lori Fitzgerald, et al. v. Joseph Wildcat, Sr. et al., No. 3:20-cv-00044.

**Section II: Contact Information**

Full Name:

PATRICIA NICHOLSON

Current Address:

550 N. Kingsbury St

Apt 516

Chicago, IL 60654

Phone Number:

312 321 0056

Last Four Digits of SSN:

7981

**Section III: Signature**

Signature:

Date:

10/13/2024

Exclusion Request Forms must be mailed to:

Fitzgerald v Wildcat Settlement  
c/o Settlement Administrator  
P.O. Box 23698  
Jacksonville, FL 32241

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Docket Label

FITZGERALD v WILDCAT



EXCLUSION 400019

Received Date

RECEIVED

OCT 22 2024

POSTMARKED

OCT 16 2024

American Legal Claims

S SUBURBAN IL 604  
16 OCT 2024 PM 2 L

As in past elections,  
USPS is  
If you choose to receive mail,  
please mail



Fitzgerald v. Wilbert Settlement

c/o Settlement Administrator

P.O. Box 23698

Jacksonville, FL 32241

RECEIVED  
OCT 22 2024

American Legal

32241-36998



UNITED STATES DISTRICT  
COURT WESTERN DISTRICT OF  
VIRGINIA Case No. 3:20-cv-00044

**EXCLUSION REQUEST FORM**

Must be postmarked by October 29, 2024



**THIS IS NOT A CLAIM FORM. This form removes you from the settlement. If you submit this form, you will not be eligible for any benefits pursuant to the settlement, including a cash payment.**

COMPLETE AND RETURN THIS FORM BY **October 29, 2024** only if you do **not** want to be part of the settlement of this case, or if you intend to file a separate lawsuit on your own for the claims alleged in this class action case. The attorneys who represent the class do not represent you with respect to any such claims if you exclude yourself.

BY COMPLETING THIS FORM, you are **excluding** yourself from participation in the settlement in this case, you will not receive any money if you are entitled. If you submit this form and want to obtain any money you will then have to file your own lawsuit. You may need to retain your own attorney. You must file your own lawsuit before time runs out to do so and you should consult your own attorney to make certain you file a complaint in the appropriate court within the time provided by the applicable statutes of limitations.

**Section I: Exclusion**

I request to be excluded from the Class Settlement in *Lori Fitzgerald, et al. v. Joseph Wildcat, Sr. et al.*, No. 3:20-cv-00044.

**Section II: Contact Information**

Full Name: Samantha Corbin

Current Address: 1 E Scott st

Apt 2301

Chicago, IL 60610

Phone Number: 607-262-6294

Last Four Digits of SSN: 5686

**Section III: Signature**

Signature: 

Date: 10/4/24

Exclusion Request Forms must be mailed to:

Fitzgerald v Wildcat Settlement  
c/o Settlement Administrator  
P.O. Box 23698  
Jacksonville, FL 32241

Administrator Use Only – Do Not Write Below This Line

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FITZGERALD v WILDCAT



EXCLUSION 400020

Received Date **POST** Postmark Date

OCT 22 2024

OCT 16 2024

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- Expected delivery date specified for domestic use.
- Domestic shipments include \$100 of insurance (restrictions apply).\*
- USPS Tracking<sup>®</sup> service included for domestic and many international destinations.
- Limited international insurance.\*\*
- When used internationally, a customs declaration form is required.

\*Insurance does not cover certain items. For details regarding claims exclusions see the Domestic Mail Manual at <http://pe.usps.com>.

\*\* See International Mail Manual at <http://pe.usps.com> for availability and limitations of coverage.

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EP14F October 2023  
OD: 12 1/2 x 9 1/2



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GOODWIN LLC  
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20 S CLARK ST  
CHICAGO IL 60603-1841

Ship Date: 10/16/24  
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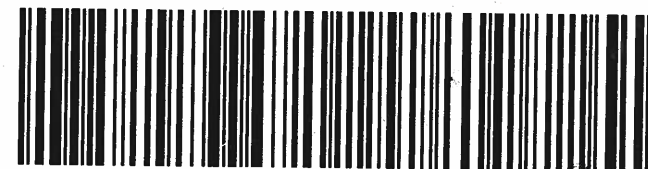
OCT 22 2024

B007



SETTLEMENT ADMINISTRATOR  
FITZGERALD V WILDCAT SETTLEM  
PO BOX 23698  
JACKSONVILLE FL 32241-3698

USPS TRACKING # EP



9205 5902 2008 6359 2904 02



UNITED STATES DISTRICT  
COURT WESTERN DISTRICT OF  
VIRGINIA Case No. 3:20-cv-00044

**EXCLUSION REQUEST FORM**

Must be postmarked by October 29, 2024



**THIS IS NOT A CLAIM FORM. This form removes you from the settlement. If you submit this form, you will not be eligible for any benefits pursuant to the settlement, including a cash payment.**

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**Section I: Exclusion**

I request to be excluded from the Class Settlement in Lori Fitzgerald, et al. v. Joseph Wildcat, Sr. et al., No. 3:20-cv-00044.

**Section II: Contact Information**


Full Name: Brenda L Taylor

Current Address: 977  
Inland Drive  
Avon, IN 46123

Phone Number: 3174963851

Last Four Digits of SSN: 0357

**Section III: Signature**

Signature: 

Date: 09/30/2024

Exclusion Request Forms must be mailed to:

Fitzgerald v Wildcat Settlement  
c/o Settlement Administrator  
P.O. Box 23698  
Jacksonville, FL 32241

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FITZGERALD v WILDCAT



EXCLUSION 400021

Received Date

OCT 22 2024

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- Expected delivery date specified for domestic use.
- Domestic shipments include \$100 of insurance (restrictions apply).\*
- USPS Tracking<sup>®</sup> service included for domestic and many international destinations.
- Limited international insurance.\*\*
- When used internationally, a customs declaration form is required.

\*Insurance does not cover certain items. For details regarding claims exclusions see the Domestic Mail Manual at <http://pe.usps.com>.

\*\* See International Mail Manual at <http://pe.usps.com> for availability and limitations of coverage.

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EP14F October 2023  
OD: 12 1/2 x 9 1/2

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	<b>PRIORITY MAIL FLAT RATE<sup>®</sup></b>
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OCT 22 2024	
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USPS TRACKING # EP	
9205 5902 2008 6359 2896 97	

**10/22/2024**

**Fitzgerald Settlement**

**Notice ID 28745459**

**Pin 516 745 219**

**Vickie Thornhill**

**2639 Treadway Dr**

**Decatur, GA 30034**

**404-922-7790**

**Fitzgerald Settlement**

**I would like to be excluded. I request to be excluded from the class settlement in the case.**

*Vickie Thornhill*

770

FITZGERALD v WILDCAT



EXCLUSION 400022

RECEIVED

OCT 24 2024

POSTMARKED

OCT 22 2024

American Legal Claims

Vicnie Trenhill  
2039 Trendway Dr  
Decatur, GA 30034

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US POSTAGE

OCT 24 2024

Fitzgerald Settlement  
C/O Settlement Admin.

P.O. Box 23698

32241-3698 3007

~~James D. Fitzgerald~~

32241-369898

10-11-2024

To Whom It May Concern,

Enclosed are copies of a Settlement Notice that I received. I do not know anything about this. I have not received loans from any of the entities listed. I did not request to be a part of this settlement. I do not feel comfortable enclosing the last 4 of my SS#, however I do request to be excluded from this settlement.

My information is as follows:

Tina Donnelly

1999 N. 7<sup>th</sup> St., Coos Bay, OR. 97420

541-297-1612

"I request to be excluded from the class settlement in this case"

Tina Donnelly



RECEIVED  
OCT 23 2024  
AMERICAN BAR



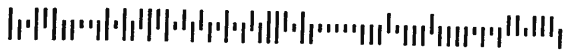


**POSTAL SERVICE: Please Do Not Mark Barcode**



63548-FC-005049

DONNELLY, TINA  
1999 N 7TH ST  
COOS BAY, OR 97420-2671



87 \* 19447

Notice ID: 28393690  
PIN: 820 820 946

The Western District of Virginia will hold a final hearing on the fairness of the Settlement on December 13, 2024 at 2:30 p.m., via Zoom. Anyone wishing to attend the Final Fairness Hearing may access the Zoom through <https://www.zoomgov.com/j/1611574077>, Meeting ID: 161 157 4077, Passcode: 352705. At this hearing, the Court will consider whether the Settlement is fair, reasonable, and adequate.

If there are objections or comments, the Court will consider them at that time. The hearing may be moved to a different date or time without additional notice. Please check [www.consumerloansettlement.com](http://www.consumerloansettlement.com) to be kept up to date on the date, time, and location of the hearing.

#### **11. DO I HAVE TO COME TO THE HEARING?**

No. But you are welcome to come at your own expense. As long as you mailed your written objection on time, the Court will consider it. You may also retain a lawyer to appear on your behalf at your own expense.

#### **12. DO I HAVE A LAWYER IN THE CASE?**

Yes. The Court has appointed the following law firms as Class Counsel to represent you and all other members of the Settlement Class:

Kristi C. Kelly, Andrew J. Guzzo, Casey Nash, and Matthew G. Rosendahl  
Kelly Guzzo, PLC  
3925 Chain Bridge Road, Suite 202  
Fairfax, VA 22030

These lawyers will not separately charge you for their work on the case. If you want to be represented by your own lawyer, you may hire one at your own expense.

#### **13. HOW WILL THE LAWYERS BE PAID?**

Class Counsel are permitted to ask the Court for an award of attorneys' fees not to exceed one third of the monetary consideration under the Settlement. The amounts awarded by the Court will reduce the distributions to Class Members.

Class Counsel will ask the Court to approve a \$15,000 payment to each of the eight individual Plaintiffs. The Plaintiffs made substantial contributions in the prosecution of these lawsuits for the benefit of the Class. The Court will ultimately decide how much the individual Plaintiffs will be paid.

#### **14. HOW DO I GET MORE INFORMATION?**

This Notice summarizes the proposed Settlement. You can get a copy of the Settlement Agreement and other relevant case-related documents by visiting [www.consumerloansettlement.com](http://www.consumerloansettlement.com), by contacting the Settlement Administrator at 800-348-2540 or [info@consumerloansettlement.com](mailto:info@consumerloansettlement.com), or by contacting Class Counsel at 804-415-8848 or [questions@kellyguzzo.com](mailto:questions@kellyguzzo.com).

**PLEASE DO NOT ADDRESS ANY QUESTIONS ABOUT THE SETTLEMENT OR THE LITIGATION TO THE CLERK OF THE COURT, THE JUDGES, THE COMPANIES LISTED AT THE TOP OF THIS NOTICE, THE DEFENDANTS OR THE DEFENDANTS' COUNSEL. THEY ARE NOT PERMITTED TO ANSWER YOUR QUESTIONS.**



## 8. HOW DO I EXCLUDE MYSELF FROM THE SETTLEMENT?

To be excluded from this Settlement, you must send an “Exclusion Request” by mail. You may download a form to use from the Settlement website or you may send your own letter which must include:

- Your name, address, and telephone number,
- Last four digits of your social security number, or the name of and your account number with the relevant LDF Lending Company,
- A statement that you want to be excluded: “I request to be excluded from the class settlement in this case,” and
- Your Signature.

Your Exclusion Request must be **postmarked** no later than October 29, 2024, to:

Fitzgerald Settlement  
c/o Settlement Administrator  
P.O. Box 23698  
Jacksonville, FL 32241

You may not make an Exclusion Request for any other Settlement Class Member from the Settlement Class.

## 9. HOW DO I TELL THE COURT THAT I OBJECT TO AND DO NOT LIKE THE SETTLEMENT?

Objecting to the Settlement is different than excluding yourself from the Settlement.

If you are a Settlement Class Member and you do not exclude yourself from the Settlement, you can object to the Settlement if you think the Settlement is not fair, reasonable, or adequate, and that the Court should not approve the Settlement. You also have the right to appear personally and be heard by the Court. The Court and Class Counsel will consider your views carefully.

To object, you must send a letter stating your views to each of the parties listed below:

### **COURT**

Clerk of the Court  
United States District Court  
Western District of Virginia  
255 W. Main Street  
Charlottesville, VA 22902

### **SETTLEMENT ADMINISTRATOR**

Fitzgerald Settlement  
c/o Settlement Administrator  
P.O. Box 23698  
Jacksonville, FL 32241

You should include the docket number on the front of the envelope and letter you file to the Court: “WDVA USDC Case No. 3:20-cv-00044”.

All objections must be writing and include:

- Your name, address, telephone number and e-mail address,
- Your account number (if you know it) with the lender,
- A sentence confirming that you are a Settlement Class Member,
- Factual basis and legal grounds for the objection to the Settlement, and
- A list of any prior cases in which you or your counsel have objected to a class settlement. Counsel representing an objecting Settlement Class Member must enter an appearance in these cases. If you want to appear personally at the hearings, you must state that in your Objection.

**Objections must be filed with the above Court no later than October 29, 2024 and served on the above parties so that they are postmarked no later than October 29, 2024.**

## 10. WHEN AND WHERE WILL THE COURT DECIDE WHETHER TO APPROVE THE SETTLEMENT?

The Court will hold a hearing to decide whether to approve the Settlement.

The amount of your check will depend on what you paid in principal and/or what you paid in interest above your state's legal limits, as well as the amount of money available in the settlement fund. The list of the rates by state used in the Settlement is available at the Settlement website, [www.consumerloansettlement.com](http://www.consumerloansettlement.com). You will receive only a proportionate share of the recovery (because the total in settlement funds available likely will not be enough to pay everyone for the full amount paid on their loan). You may also go to the website to determine if you would receive a payment, and you can contact the Administrator, using the contact information below, to get an estimate of the amount you likely would receive if the Settlement is approved.

The Settlement Administrator will mail the check to the same address as this Notice, so please update your address if you move.

Payments are based on the laws of your state of residence at the time you took out the covered loan. You will **not** receive a cash payment, but will receive the other benefits, if you:

- Did not make any payments on your loan with the LDF Lending Companies; or
- Lived in Arizona, Colorado, Connecticut, Idaho, Illinois, Indiana, Kansas, Kentucky, Massachusetts, Minnesota, Montana, New Hampshire, New Jersey, New Mexico, North Carolina, Ohio, South Dakota, Vermont, and Virginia, and did not make payments above the principal of your loan; or
- Lived in Alabama, Alaska, California, Delaware, Florida, Georgia, Hawaii, Iowa, Louisiana, Maine, Maryland, Michigan, Mississippi, Missouri, Nebraska, North Dakota, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, Tennessee, Texas, Washington, Washington D.C., or Wyoming and did not pay interest above your state's legal limits; or
- Lived in Utah or Nevada, which have no interest rate restrictions.

**Debt Cancellation:** Any covered loan that still has an outstanding balance will be cancelled, so you will not owe any more money on this debt. This will result in the cancellation of approximately \$1.4 billion in debt across all class members. You will not receive a 1099 for the cancellation of this debt. The Tribal Officials have also agreed not to sell, transfer or assign any of the loans covered by the Settlement to any third party.

**Request to Delete Credit Reporting:** Tribal Officials will request that any tradelines for loans made during the class period be deleted from the various consumer reporting agencies.

**Other Benefits:** Tribal Officials will agree not to sell or transfer for commercial purposes your personal identifying information obtained between July 24, 2016 and October 1, 2023.

## 6. WHAT DO I HAVE TO DO TO RECEIVE THE BENEFITS OF THE SETTLEMENT?

Nothing. If the Court approves the Settlement, the benefits described above will happen automatically. The Settlement Administrator will send an email after Final Approval to update you on what happened at the hearing. You can also check the website for an update or contact the Settlement Administrator or Class Counsel if you have additional questions.

## 7. WHAT AM I GIVING UP TO GET A BENEFIT AND STAY IN THE SETTLEMENT CLASS?

Unless you exclude yourself, you are a member of the Settlement Class, and that means that you cannot sue, continue to sue, or be part of any other lawsuit against the Released Parties concerning the claims relating to your covered loan(s). This means that you will not be able to pursue or recover any additional money from the Released Parties beyond the benefits of this Settlement. The Released Parties include: Joseph Wildcat, Sr., Nicole Chapman-Reynolds, Jessi Phillips Lorenzo, John Johnson, George Thompson, Jaime Ann Allen, Jeffrey Bauman, Sr., Louis St. Germaine, Eric Chapman, Sr., Racquel Bell, Gloria Gobb, William Graveen, Sarah Pyawasit, William Stone, Sr., Jared Poupart, Paula Poupart, Patricia Zimmerman, Lyle Chapman, Ray Allen, William Cheney Pruett, Skytrail Servicing Group, LLC, the LDF Lending Companies, the Tribe, the Big Valley Band of Pomo Indians and their tribal officials and related entities, and non-tribal individuals and entities involved with or associated in any way with Niibin d/b/a Cash Aisle, Niizhwaasi d/b/a Loan at Last, Ningodwaaswi d/b/a Sky Trail Cash, Waawaatesi d/b/a Quick Help Loans (Greenline) and Giizis d/b/a Lakeshore Loans.

Staying in the Class also means that any Court orders pertaining to this Settlement will apply to you and legally bind you. The complete Release and list of Released Parties can be found in the Settlement Agreement, which is available on the Settlement website at [www.consumerloansettlement.com](http://www.consumerloansettlement.com)



## 1. WHY IS THERE A NOTICE?

This Notice is about a proposed nationwide Settlement that will be considered by the United States District Court in Charlottesville, Virginia (the "Court"). The Settlement must be approved by the Court.

The Plaintiffs' claims are being settled in the United States District Court for the Western District of Virginia in the case styled, *Lori Fitzgerald, et al. v. Joseph Wildcat, Sr. et al.*, No. 3:20-cv-00044.

## 2. WHAT IS THIS LAWSUIT ABOUT?

The claims involved in the Settlement arise out of loans made in the name of the LDF Lending Companies, which are owned by the Tribe.

The Plaintiffs in this case claim that the individuals and entities behind the LDF Lending Companies, including the Tribal Officials and other non-tribal participants, violated federal and various state laws by making and collecting loans with annual interest rates in excess of the amount allowed by state laws. Plaintiffs sought to prevent the Tribal Officials and others from collecting on these loans and also pursued monetary damages.

The Tribal Officials and other Released Parties vigorously deny any wrongdoing. They assert that the loans are legal because the rates and terms were authorized under the laws of the Tribe that owns and operates the LDF Lending Companies, and because the borrowers each explicitly agreed that tribal law governed the loan(s). The Released Parties also defend the consumers' claims on a number of additional grounds, including that the loans' rates and terms were fully disclosed, that the loans benefitted the consumers, that officials of the Tribe are immune from suit, and that consumers agreed to arbitrate any disputes.

Important case documents may be accessed at the Settlement website, [www.consumerloansettlement.com](http://www.consumerloansettlement.com).

## 3. WHY IS THIS A CLASS ACTION?

In a class action or proceeding, one or more people, called class representatives, bring an action on behalf of people who have similar claims. All the people who have claims similar to the class representatives are a class or class members, except for those who exclude themselves from the class. Here, the Plaintiffs have filed a lawsuit on behalf of the Class against officials of the Tribe and other individuals and entities who were involved in the lending enterprise.

## 4. HOW DO I KNOW IF I AM INCLUDED IN THE SETTLEMENT?

You are a member of the Settlement Class and would be affected by the Settlement if you entered into a loan from any of the LDF Lending Companies between July 24, 2016, and October 1, 2023.

If you received this Notice, we believe you are a member of the Settlement Class, and you will be a Settlement Class Member unless you exclude yourself.

## 5. WHAT DOES THE SETTLEMENT PROVIDE?

The Released Parties have agreed to provide the following benefits and others more fully described at the Settlement website, [www.consumerloansettlement.com](http://www.consumerloansettlement.com):

**Monetary Consideration:** A \$37,350,000.00 (\$37.35 million) fund will be created from contributions by the Released Parties to provide cash payments to Class Members after paying any service awards to the named Plaintiffs, attorneys' fees, and the costs of providing notice to the class members and administering the Settlement. If the Court approves the Settlement, and if you are entitled to any payment, a check for your portion will be automatically mailed to you.

**If You Obtained a Loan from  
Lendgreen, LendUMo, Zfunds, Makwa Financial, Brightstar Cash, National  
Small Loan, Bear Claw Lending, Sky Trail Cash, Loan at Last, Nine Torches,  
Bridge Lending Solutions, Lakeshore Loans, UbiCash, Cash Aisle,  
MitigCapital, Avail Blue, Evergreen Services, Blue River Lending, Quick Help  
Loans (Greenline), or Radiant Cash,**

**You Could Get Loan Forgiveness and a Cash Payment from a Settlement.**

*A federal court ordered this notice. This is not a solicitation from a lawyer.*

- Read this Notice. It states your rights and provides you with information regarding a proposed nationwide Class Action settlement ("Settlement") against a number of individuals and entities involved in the making and collecting of online loans originated by the 20 lending entities, listed above, associated with the Lac de Flambeau Band of Lake Superior Chippewa Indians (the "Tribe"), which are referred to here as the LDF Lending Companies. The settling parties listed below are known here as the Released Parties.
- This Notice is a summary of information about the Settlement and explains your legal rights and options because you are a member of the class of borrowers who will be affected if the Settlement is approved by the Court. The complete terms of the proposed Settlement are available at the Settlement website, [www.consumerloansettlement.com](http://www.consumerloansettlement.com). You may also contact Class Counsel for further details and advice.
- A lawsuit was brought on behalf of all individuals who obtained a loan from any of the LDF Lending Companies against officials of the Tribe ("Tribal Officials"), entities, and individuals alleged to be involved in the Companies' operations. The lawsuit claimed that the disputed loans were made at annual interest rates greater than what is permitted by state law, or the lenders did not have a license to lend when one was required, allegedly making the loans illegal, deceptive, or unfair under various state and federal laws. The defendants and other Released Parties denied all allegations in this lawsuit.
- As part of the proposed Settlement, all loans issued by the LDF Lending Companies between July 24, 2016, and October 1, 2023, will be cancelled if still unpaid, totaling approximately \$1.4 billion in cancelled debt. Class members who do not exclude themselves from the Settlement will also receive automatic cash payments from a \$37,350,000.00 (\$37.35 million) fund based on applicable state laws and the amounts paid on their loans, as well as other benefits outlined below.

YOUR LEGAL RIGHTS AND OPTIONS IN THIS SETTLEMENT	
<b>DO NOTHING</b>	You will remain a member of the Settlement Class and may be eligible for benefits, including debt cancellation. You will give up rights to ever sue the Released Parties about the legal claims that are in the lawsuits.
<b>EXCLUDE YOURSELF</b>	You can opt out of the Settlement, and you will not be eligible for any benefits, including any cash payments. This is the only option that allows you to keep any rights you have to bring, or to become part of, another lawsuit involving the claims being settled. There is no guarantee that another lawsuit would be successful or would lead to a larger or better recovery than this Settlement.
<b>OBJECT TO THE SETTLEMENT</b>	If you do not exclude yourself, you may write to the Court about why you don't like the Settlement or why the Court should not approve it.



"Come unto Me, All ye that labor and are heavy laden, and I will give you rest." - Matt. 11:28

TINA M Donnelly

OCT 23 2024

Fitzgerald Settlement,  
c/o Settlement Administrator  
P.O. Box 23698  
Jacksonville, FL 32241

32241-369898



PORTLAND OR RPDC 972

15 OCT 2024 PM 1 L

As in past  
USPS is re  
if you choose to rec  
please mail early



UNITED STATES DISTRICT  
COURT WESTERN DISTRICT OF  
VIRGINIA Case No. 3:20-cv-00044

**EXCLUSION REQUEST FORM**

Must be postmarked by October 29, 2024



**THIS IS NOT A CLAIM FORM.** This form removes you from the settlement. If you submit this form, you will not be eligible for any benefits pursuant to the settlement, including a cash payment.

COMPLETE AND RETURN THIS FORM BY **October 29, 2024** only if you do **not** want to be part of the settlement of this case, or if you intend to file a separate lawsuit on your own for the claims alleged in this class action case. The attorneys who represent the class do not represent you with respect to any such claims if you exclude yourself.

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**Section I: Exclusion**



I request to be excluded from the Class Settlement in Lori Fitzgerald, et al. v. Joseph Wildcat, Sr. et al., No. 3:20-cv-00044.

**Section II: Contact Information**

Full Name: SHONQUIL BENJAMIN  
Current Address: 125 BARBARA DR  
DERIDDER LA 70434  
Phone Number: 337-495-0680  
Last Four Digits of SSN: 5594

**Section III: Signature**

Signature: Shyl Bg  
Date: 21 October 2024

Exclusion Request Forms must be mailed to:

Fitzgerald v Wildcat Settlement  
c/o Settlement Administrator  
P.O. Box 23698  
Jacksonville, FL 32241

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FITZGERALD v WILDCAT



EXCLUSION 400024

Received Date

OCT 25 2024

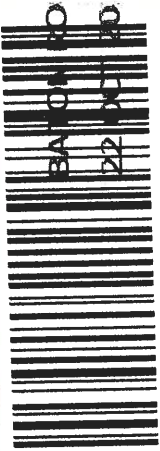
Postmark Date

OCT 22 2024

American Legal Claims

Shongui Benjamin  
125 Barbara Dr.  
Denvder LA 70634

CERTIFIED MAIL



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Retail



32241



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FCM LETTER  
ROSEPIE, LA 70659  
OCT 21, 2024

\$4.85

R2305H130464-03

RDC 99

Fitzgerald v. Wildcat Settlement  
c/o Settlement Administrator  
PO BOX 23698  
Jacksonville, FL 32241

OCT 25 2024



32241-369696

UNITED STATES DISTRICT  
COURT WESTERN DISTRICT OF  
VIRGINIA Case No. 3:20-cv-00044

**EXCLUSION REQUEST FORM**

Must be postmarked by October 29, 2024



**THIS IS NOT A CLAIM FORM. This form removes you from the settlement. If you submit this form, you will not be eligible for any benefits pursuant to the settlement, including a cash payment.**

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**Section I: Exclusion**

I request to be excluded from the Class Settlement in Lori Fitzgerald, et al. v. Joseph Wildcat, Sr. et al., No. 3:20-cv-00044.

**Section II: Contact Information**

Full Name:



Deborah G Hedrick

Current Address:

12802 Cottonville Road Unit A

Norwood NC 28128-8607

Phone Number:

980-866-6634

Last Four Digits of SSN:

3253

**Section III: Signature**

Signature:

Deborah G. Hedrick

Date:

10/19/2024

Exclusion Request Forms must be mailed to:

Fitzgerald v Wildcat Settlement  
c/o Settlement Administrator  
P.O. Box 23698  
Jacksonville, FL 32241

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FITZGERALD v WILDCAT



EXCLUSION 400025

Received Date

OCT 25 2024

Postmark Date

OCT 22 2024

Deborah G. Hedrick  
12802 Cottonville Rd  
UNIT A  
Norwood, NC

CHARLOTTE NC 280  
22 OCT 2024 PM 5 L

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USPS is rec  
if you choose to  
please mail ear



OCT 25 2024

FITZGERALD SETTLEMENT  
c/o SETTLEMENT ADMINISTRATOR  
P.O. Box 23698

32241-3698  
JACKSONVILLE, FL 32241

UNITED STATES DISTRICT  
COURT WESTERN DISTRICT OF  
VIRGINIA Case No. 3:20-cv-00044

**EXCLUSION REQUEST FORM**

Must be postmarked by October 29, 2024



**THIS IS NOT A CLAIM FORM.** This form removes you from the settlement. If you submit this form, you will not be eligible for any benefits pursuant to the settlement, including a cash payment.

COMPLETE AND RETURN THIS FORM BY **October 29, 2024** only if you do **not** want to be part of the settlement of this case, or if you intend to file a separate lawsuit on your own for the claims alleged in this class action case. The attorneys who represent the class do not represent you with respect to any such claims if you exclude yourself.

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<b>Section I: Exclusion</b>	
<input checked="" type="checkbox"/>	I request to be excluded from the Class Settlement in Lori Fitzgerald, et al. v. Joseph Wildcat, Sr. et al., No. 3:20-cv-00044.
<b>Section II: Contact Information</b>	
Full Name:	Can Yavas
Current Address:	8853 Lakeshore Pointe Drive Winter Garden, FL 34787
Phone Number:	863-315-0912
Last Four Digits of SSN:	8520
<b>Section III: Signature</b>	
Signature:	Can Yavas
Date:	2024-10-22

Exclusion Request Forms must be mailed to:

Fitzgerald v Wildcat Settlement  
c/o Settlement Administrator  
P.O. Box 23698  
Jacksonville, FL 32241

Administrator Use Only - Do Not Write Below This Line

770

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Received Date

Postmark Date

FITZGERALD v WILDCAT



EXCLUSION 400026

OCT 25 2024

OCT 23 2024

American Legal Claims

Can Yavas  
8853 LakeShore Pointe Dr.  
Winter garden, FL 34787



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OCT 25 2024

Fitzgerald v. Wildcat Settlement  
c/o Settlement Administrator  
P.O. Box 23698  
Jacksonville, FL 32241




**Out-Out /Exclusion Request**

To: Fitzgerald Settlement  
c/o/ Settlement Administrator  
P.O. Box 23698, Jacksonville, FL 32241

From: Mary Carroll (Nixon)  
921 N Wild Olive, Ave Apt 2  
Daytona Beach, FL 32118  
Old address: 2 Rose Place, Unit B  
Palm Coast, FL 32164  
maryjcarroll74@gmail.com

Re: Fitzgerald v. Wildcat et al, case no. 3:20-cv-00044

I, Mary Carroll, request to be excluded from the class settlement in this case.

  
Mary J Nixon (Oct 23, 2024 13:49 EDT)

Mary Carroll a/k/a Mary Nixon

10/23/24

Date

Last Four Digits of Social Security No. 7100



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OCT 25 2024  
American Legal  
System

UNITED STATES DISTRICT COURT  
WESTERN DISTRICT OF VIRGINIA  
Case No. 3:20-cv-00044

**EXCLUSION REQUEST FORM**

Must be postmarked by October 29, 2024



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**Section I: Exclusion**

I request to be excluded from the Class Settlement in Lori Fitzgerald, et al. v. Joseph Wildcat, Sr. et al., No. 3:20-cv-00044.

**Section II: Contact Information**

Full Name:

Jill Pinegar

Current Address:

2890 NE 52nd Ct  
Des Moines IA 50317

Phone Number:

515-779-3022

Last Four Digits of SSN:

6601

I do not want  
to be any part of this  
scam - do not ever  
call or mail  
anywhere to me  
again!!

**Section III: Signature**

Signature:

Jill Pinegar

Date:

10.21.24

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c/o Settlement Administrator  
P.O. Box 23698  
Jacksonville, FL 32241

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FITZGERALD v WILDCAT  
EXCLUSION 400028

Received Date

OCT 28 2024

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OCT 22 2024

American Legal Claims

920 E. 21st Street  
Des Moines, IA 50317



OCT 28 2024

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Fitzgerald v Wildcat Settlement  
c/o Settlement Administrator  
P.O. Box 23698  
Jacksonville, FL 32241

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UNITED STATES DISTRICT  
COURT WESTERN DISTRICT OF  
VIRGINIA Case No. 3:20-cv-00044

**EXCLUSION REQUEST FORM**

Must be postmarked by October 29, 2024



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<b><u>Section I: Exclusion</u></b>	
<input checked="" type="checkbox"/>	I request to be excluded from the Class Settlement in Lori Fitzgerald, et al. v. Joseph Wildcat, Sr. et al., No. 3:20-cv-00044.
<b><u>Section II: Contact Information</u></b>	
Full Name:	Christina Pacheco
Current Address:	2611 Tanoak Terrace Winter Haven, FL 33881
Phone Number:	813-753-7011
Last Four Digits of SSN:	8950
<b><u>Section III: Signature</u></b>	
Signature:	Christina Pacheco
Date:	2024-10-24

Exclusion Request Forms must be mailed to:

Fitzgerald v Wildcat Settlement  
c/o Settlement Administrator  
P.O. Box 23698  
Jacksonville, FL 32241

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FITZGERALD v WILDCAT



EXCLUSION 400029

Received Date

OCT 28 2024

Postmark Date

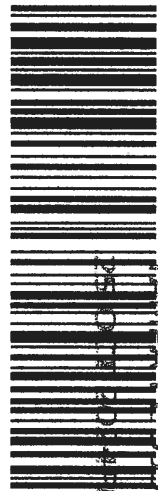
POS

OCT 25 2024

American Legal Claims

Christina Pacheco  
2611 Tanook Terrace  
Winter Haven, FL 33881

CERTIFIED MAIL®



9589 0710 5270 1157 8419 01

Fitzgerald v. Wildcat Settlement

c/o Settlement Administrator

P.O. Box 23698

Jacksonville, FL 32241

OCT 28 2024

For more information, visit us online at <https://www.uscourts.gov>

320-365858



UNITED STATES DISTRICT  
COURT WESTERN DISTRICT OF  
VIRGINIA Case No. 3:20-cv-00044

**EXCLUSION REQUEST FORM**

Must be postmarked by October 29, 2024



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**Section I: Exclusion**

I request to be excluded from the Class Settlement in Lori Fitzgerald, et al. v. Joseph Wildcat, Sr. et al., No. 3:20-cv-00044.

**Section II: Contact Information**

Full Name: Justin D Johnson

Current Address: 1334 Ingersoll drive  
Phenix city AL, 36867

Phone Number: 334-846-2210

Last Four Digits of SSN: 0134

**Section III: Signature**

Signature:

Date:

Oct 28, 2024

Exclusion Request Forms must be mailed to:

Fitzgerald v Wildcat Settlement  
c/o Settlement Administrator  
P.O. Box 23698  
Jacksonville, FL 32241

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FITZGERALD v WILDCAT



EXCLUSION 400030

OCT 29 2024

UNITED STATES DISTRICT  
COURT WESTERN DISTRICT OF  
VIRGINIA Case No. 3:20-cv-00044

**EXCLUSION REQUEST FORM**

Must be postmarked by October 29, 2024



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**Section I: Exclusion**

I request to be excluded from the Class Settlement in Lori Fitzgerald, et al. v. Joseph Wildcat, Sr. et al., No. 3:20-cv-00044.

**Section II: Contact Information**

Full Name: Katherine Schnefke

Current Address: 101 Meridian Oaks Dr.  
Glen Carbon, IL  
62034

Phone Number: 618-512-0551

Last Four Digits of SSN: 7757

**Section III: Signature**

Signature:

Date: 10/29/2024

Exclusion Request Forms must be mailed to:

Fitzgerald v Wildcat Settlement  
c/o Settlement Administrator  
P.O. Box 23698  
Jacksonville, FL 32241

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FITZGERALD v WILDCAT



EXCLUSION 400031

OCT 29 2024

American Legal Class

Fitzgerald v. Wildcat Settlement

c/o Settlement Administrator

PO Box 23698

Jacksonville, FL 32241

RE: Class Settlement in Lori Fitzgerald et al v. Joseph Wildcat, St., et al, No 3:20-cv-00044

I wish to be excluded from the Class Settlement in Lori Fitzgerald et al v. Joseph Wildcat, St., et al, No 3:20-cv-00044.

Thank you,

/s/ Amber Forbes

Amber Forbes

10037 Crested Fringe Dr.

Riverview, FL 33578

DOB 10-30-1981

SSN 589-37-6141

PH: 305.951.2344



RECEIVED  
OCT 31 2024  
American Legal Clinic

POSTMARKED  
OCT 29 2024  
American Leg.

Forbes  
10031 Crested Fringe Rd  
Riverview R  
33578

**CERTIFIED MAIL**

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**Retail****RDC 99**

32241

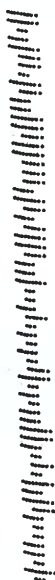
U.S. POSTAGE PAID  
FCM LETTER  
TAMPA, FL 33630  
OCT 29, 2024

**\$5.58**

S2324M501893-28

Fitzgerald V. Wildcat  
PO Box 23698  
Jacksonville FL 32241

3224133658 B007



I request to be excluded from the class settlement in this case.

Heather Black, 1024 Jack St. Pinnacle NC 27043. Last 4 social: 5241.



OCT 31 2024

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OCT 28 2024

American Legal Claims

3744 Reynolds Rd.  
Winston Salem NC  
27106

GREENSBORO NC 270

28 OCT 2024 PM 3:41  
FIRST-CLASS



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OCT 25 2024

Fitzgerald Settlement  
c/o Settlement admin.  
P.O. box 236916  
Jacksonville, FL 32241

32241-369858



OCT 31 2024

UNITED STATES DISTRICT  
COURT WESTERN DISTRICT OF  
VIRGINIA Case No. 3:20-cv-00044**EXCLUSION REQUEST FORM**

Must be postmarked by October 29, 2024



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**Section I: Exclusion**

☒ I request to be excluded from the Class Settlement in Lori Fitzgerald, et al. v. Joseph Wildcat, Sr. et al., No. 3:20-cv-00044.

**Section II: Contact Information**

Full Name: Thomas Ross  
Current Address: 1503 S. Kinch St  
URBANA  
IL 61802 APT A  
Phone Number: 217-318-6774  
Last Four Digits of SSN: 7243

**Section III: Signature**

Signature: Thomas Ross  
Date: 10-24-2024

Exclusion Request Forms must be mailed to:

Fitzgerald v Wildcat Settlement  
c/o Settlement Administrator  
P.O. Box 23698  
Jacksonville, FL 32241

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FITZGERALD v WILDCAT



EXCLUSION 400034

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FITZGERALD V WILDCAT SETTLEM  
PO BOX 23698  
JACKSONVILLE FL 32241-3698



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**9205 5902 2008 6360 3578 80**



UNITED STATES DISTRICT  
COURT WESTERN DISTRICT OF  
VIRGINIA Case No. 3:20-cv-00044

**EXCLUSION REQUEST FORM**

Must be postmarked by October 29, 2024



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**Section I: Exclusion**



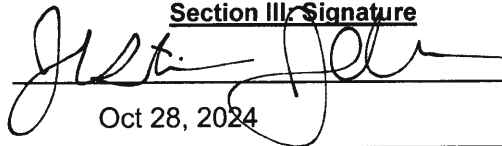
I request to be excluded from the Class Settlement in Lori Fitzgerald, et al. v. Joseph Wildcat, Sr. et al., No. 3:20-cv-00044.

**Section II: Contact Information**

Full Name: Justin D Johnson  
Current Address: 1334 Ingersoll drive  
Phenix city AL, 36867  
Phone Number: 334-846-2210  
Last Four Digits of SSN: 0134

**Section III: Signature**

Signature:

  
Oct 28, 2024

Date:

Exclusion Request Forms must be mailed to:

Fitzgerald v Wildcat Settlement  
c/o Settlement Administrator  
P.O. Box 23698  
Jacksonville, FL 32241

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FITZGERALD v WILDCAT  
EXCLUSION 400035

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NOV 01 2024

Postmark Date

OCT 29 2024

American Legal Claims

1334 Ingersoll Drive  
Pineville, AL 36867

NOV 01 2024

29 OCT 2024 PM 2:11

MOBILE AL 366

As in past  
USPS is  
If you choose  
please mail to



Fitzgerald v. Wildcat

Settlement

c/o Settlement + Admins for

P.O. Box 23658  
Jacksonville, FL 32241

32241-36588



Donald G. Triplett, III  
700 Yellowhill Rd  
Cherokee, NC 28719  
(202) 643-4610

October 29, 2024

Fitzgerald Settlement  
c/o Settlement Administrator  
PO Box 23698  
Jacksonville, FL 32241

RE: OPT OUT OF FITZGERALD V. WILDCAT SETTLEMENT

To Whom It May Concern:

I am a member of the above pending class. My name, address, and telephone number are listed above. The last four of my SSN is 5035.

As the husband of an enrolled tribal member of a tribe not subject to this litigation, I am concerned about class counsel's continued filing of RICO suits to scrape money from tribes which further abrogates tribal sovereignty. And as someone who works in the tax industry, I'm also concerned about the representation of cancelled debt being in any way "tax-free".

But ultimately, as someone who took out payday loans and paid them back almost immediately (on payday), I will be receiving little-to-no benefit (~\$4.00) from staying in this class while the settling parties obtain a full release of any liability. My loans will not be refunded, unlike other class members who didn't pay their loan back but will now be receiving full loan forgiveness. I believe this likely violates prohibitions on intra-class conflicts, but without the ability to obtain adequate counsel to file a meritorious objection:

I request to be excluded from the class settlement in this case.

Sincerely,



Donald G. Triplett, III

770  
FITZGERALD v WILDCAT



EXCLUSION 400036

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NOV 01 2024 OCT 29 2024

American Legal Claims

700 Yelland Rd  
Cherokee, NC 28719

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9589 0710 5270 2104 5435 41



32241



**RDC 99**

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FCM LETTER  
SAVANNAH, GA 31406  
OCT 29, 2024

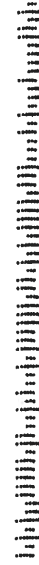
**\$5.58**

R2305H129789-25

FITZGERALD SETTLEMENT  
c/o SETTLEMENT ADMINISTRATION  
PO Box 23698  
Jacksonville, FL 32241

NOV 01 2024

32241-369898



UNITED STATES DISTRICT  
COURT WESTERN DISTRICT OF  
VIRGINIA Case No. 3:20-cv-00044

**EXCLUSION REQUEST FORM****Must be postmarked by October 29, 2024**

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**Section I: Exclusion**

I request to be excluded from the Class Settlement in Lori Fitzgerald, et al. v. Joseph Wildcat, Sr. et al., No. 3:20-cv-00044.

**Section II: Contact Information**

Full Name: MILTON FRIEDMAN  
Current Address: 2310 SANDBAR DRIVE  
FULLERTON, CA 92833  
Phone Number: 310-663-6804  
Last Four Digits of SSN: 6618

**Section III: Signature**

Signature: [Handwritten Signature]  
Date: 10/27/2024

Exclusion Request Forms must be mailed to:

Fitzgerald v Wildcat Settlement  
c/o Settlement Administrator  
P.O. Box 23698  
Jacksonville, FL 32241

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FITZGERALD v WILDCAT



EXCLUSION 400037

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American Legal Claims

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FIRST-CLASS IMI

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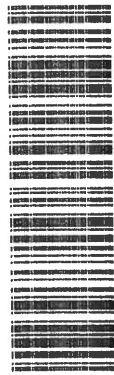
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RATE

11923275

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9407 1118 9876 5486 1694 99

Fitzgerald v. Wildcat Settlement  
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PO BOX 23698  
JACKSONVILLE FL 32241-3698



Milton Friedman  
PO BOX 2011  
FULLERTON CA 92837-0011

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UNITED STATES DISTRICT  
COURT WESTERN DISTRICT OF  
VIRGINIA Case No. 3:20-cv-00044

**EXCLUSION REQUEST FORM**

Must be postmarked by October 29, 2024



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**Section I: Exclusion**



I request to be excluded from the Class Settlement in Lori Fitzgerald, et al. v. Joseph Wildcat, Sr. et al., No. 3:20-cv-00044.

**Section II: Contact Information**

Full Name: Katherine Schnefke  
Current Address: 101 Meridian Oaks Dr.  
Glen Carbon. IL  
62034  
Phone Number: 618-512-0551  
Last Four Digits of SSN: 7757

**Section III: Signature**

Signature:   
Date: 10/29/2024

Exclusion Request Forms must be mailed to:

Fitzgerald v Wildcat Settlement  
c/o Settlement Administrator  
P.O. Box 23698  
Jacksonville, FL 32241

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FITZGERALD v WILDCAT



EXCLUSION 400038

Received Date  
NOV 04 2024

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OCT 29 2024

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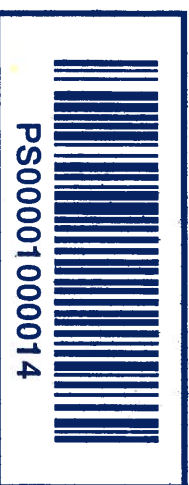

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- When used internationally, a customs declaration form is required.

\*Insurance does not cover certain items. For details regarding claims exclusions see the Domestic Mail Manual at <http://pe.usps.com>.

\*\* See International Mail Manual at <http://pe.usps.com> for availability and limitations of coverage.

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 JACKSONVILLE FL 32241-3698

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To whom it may concern: 11-03-24

I Deanna L. Spencer  
live @ 7 Crescent St. Apt #8  
Pittsfield, NH 03263 last  
four of Social # is 9547

I Deanna L. Spencer  
request to be excluded  
from the Class settlement  
in this case

Case # 320-CV-00044

Deanna L. Spencer  
11-03-24

770

FITZGERALD v WILDCAT



EXCLUSION 400039

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American Legal Claims

S

MISS DEANNA L. SPENCER  
7 CRESCENT ST., UNIT 8  
PITTSFIELD, NH 03263

NOV 08 2024

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American Legal Center

Fitzgerald Settlement  
c/o Settlement Administrator  
PO, Box 23698  
Jacksonville, FL 32241

32241-36988



MANCHESTER NH 030  
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Court WDNA USDC  
Case # 3:20-cv-00044

Fitzgerald v. Wildcat Settlement

c/o Settlement Administrator

PO Box 23698

Jacksonville, FL 32241

RE: Class Settlement in Lori Fitzgerald et al v. Joseph Wildcat, St., et al, No 3:20-cv-00044

I wish to be excluded from the Class Settlement in Lori Fitzgerald et al v. Joseph Wildcat, St., et al, No 3:20-cv-00044.

Thank you,

/s/ Nicole Villegas Pena

Nicole Villegas Pena

3123 Baird Avenue

Lakeland, FL 33805

DOB 10-15-1998

SSN 599-58-4987

PH: 813-707-3170



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American Legal Claims

Nicole Villegas Pena  
3123 Baird Avenue  
Lakeland, FL 33806

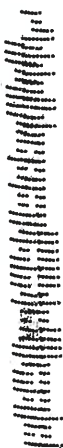
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